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ABSTRACT

Several intermediate performance objectives and corresponding criterion measures are listed for each of six terminal objectives for an 18-week consumer education-home economics course for 10th, 11th, and 12th grade students. Purposes listed for the course are to develop an understanding of the American market system, and how the individual affects and is affected by the American market system; to provide students with opportunities to develop basic skills, concepts, and understanding necessary to achieve optimum satisfaction from the utilization of resources; and to provide students with the opportunity to clarify values and identify goals by using the decisionmaking process. Objectives include focus on knowledge and skills in obtaining personal and family income, money management, and buying goods and services. A listing of suggested types of resource speakers, a bibliography, and a listing of audiovisual materials are included. (This manual and 54 others were developed for various secondary vocational courses using the System Approach for Education (SAFE) guidelines.) (HD)

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HOME ECONOMICS

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CONSUMER EDUCATION - HOME ECONOMICS

PERFORMANCE OBJECTIVES

CRITERION MEASURES

2

DUVAL COUNTY SCHOOL BOARD

OE 011 001

COURSE DESCRIPTION

CONSUMER EDUCATION - HOME ECONOMICS

Accreditator No. 2675
Grade Level 10-12
Course Length - 18 Weeks

The Consumer Education - Home Economics course is designed for a semester course for the senior high school students - grades 10-12.

Its purposes are:

1) to develop an understanding of the American market system, and how the individual affects and is affected by the American market system.

2) to provide students with opportunities to develop basic skills, concepts and understanding necessary to achieve optimum satisfaction from the utilization of resources.

3) to provide students with the opportunity to clarify values and identify goals by using the decision-making process.

Upon completion of the course, the student will respond to a final examination (measuring achievement of five curriculum objectives) with at least 70% proficiency.

G O A L

To design, develop, implement and validate an experientally oriented consumer education curriculum for secondary school students in Consumer Education - Home Economics.

This is a semester course which will provide for individual differences, be relevant, and develop the skills needed by the students in the market place.

CURRICULUM OBJECTIVE

Upon completion of this course, at least 70% of the students will be able to:

1) describe how the American economic system works and how the individual and family affects and is affected by the economic system

2) exhibit a knowledge of how an individual's values affects the use of resources

3) exhibit knowledge and demonstrate skills in using community resources to obtain personal and family income

4) exhibit knowledge and demonstrate skills in the area of money management

5) exhibit knowledge and demonstrate skills in the buying of goods and services.

Evidence of satisfactory course completion will be the student's written response to an oral or written test with at least 70% proficiency.

CONSUMER EDUCATION - HOME ECONOMICS

NEEDS ASSESSMENT

Our young people need:

1. To develop an understanding of how the American Economic System works and how the individual affects and is affected by the economic system.

2. To recognize job opportunities available in the area of consumer economics and related fields of interest.

3. To acquire knowledge and develop skills in money management and decision making in the market place.

4. An experientially oriented consumer education curriculum to meet interest and ability levels of all secondary school students.

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 1.0

ACCREDITATION STANDARD:

Upon completion of a series of planned learning experiences, at least 76% of the students will demonstrate an understanding of how the American economic system works as evidenced by correctly completing at least 70% of the test questions on the unit.

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
		1.0	See attached test ANSWERS: PART I 1. T 11. F 2. T 12. T 3. F 13. F 4. T 14. T 5. F 15. F 6. F 16. T 7. T 17. T 8. F 18. T 9. T 19. F 10. T 20. F PART II 1. D 9. C 2. C 10. B 3. D 11. D 4. D 12. C 5. D 13. B 6. D 14. D 7. B 15. C 8. C

CONSUMER EDUCATION - HOME ECONOMICS

1.0 Criterion Measure - PART I

DIRECTIONS: Write the word TRUE or FALSE to the left of the statements below.

_____ 1. The "opportunity cost" of a goods or a service is the value of that which you gave up when making your choice between two things.

_____ 2. The profit motive is the incentive for the owner of a business to satisfy the wants of consumers.

_____ 3. The gross national product refers to the total wealth of a country.

_____ 4. The primary reason for working is to earn an income with which to buy goods and services.

_____ 5. In a market system the government does not influence production and price.

_____ 6. One's personal economic decisions do not influence the economic conditions of the nation's economy.

_____ 7. The market system of meeting demands for goods and services is a system of freedom of choice.

_____ 8. In a traditional economy the nature and price of goods and services is determined by the dollar vote cast in the market place.

_____ 9. Economics is the study of the relationships that exist among the components of the total economy.

_____ 10. The major type of currency issued by the Federal Reserve System is the federal reserve note.

_____ 11. Deposits in a checking account are called collateral.

_____ 12. The purchasing power of money is measured by the quantity of goods that a given amount of money will buy.

_____ 13. All state banks are compelled to be members of the Federal Deposit Insurance Corporation.

_____ 14. The primary objective of the Federal Reserve System is to achieve economic stability through the control of credit.

CONSUMER EDUCATION - HOME ECONOMICS

1.0 Criterion Measure - PART I (continued)

_____15. Individual savings accounts are insured up to $80,000 by the FDIC.

_____16. Banks represent the basic set of institutions that provide the machinery for the monetary system.

_____17. Expanding credit has the same effect as increasing the supply of money.

_____18. When a local or state government wishes to use credit, the usual procedure is to sell bonds.

_____19. Competition tends to increase prices.

_____20. Since advertising increases the price of goods, prices to consumers would decline if advertising was discontinued.

CONSUMER EDUCATION - HOME ECONOMICS

1.0 Criterion Measure - PART II

DIRECTIONS: Place the letter only of the correct response to the left of the number.

____ 1. Which of the following is a criticism of advertising?
a. informs customers about new products
b. stresses exclusive features of products
c. builds customer preference for a particular brand
d. appeals too much to emotions rather than to reason.

____ 2. Advertising that stresses the benefits of a certain class or type of product rather than a particular feature of a product is called
a. consumer advertising
b. business advertising
c. primary advertising
d. selective advertising.

____ 3. In relation to the total value of all goods and services produced in the United States, the amount spent for advertising per year is
a. less than 1 percent
b. approximately 10 percent
c. approximately 5 percent
d. approximately 2 percent.

____ 4. Advertising per dollar sales is highest for
a. insurance companies
b. beverage companies
c. banks
d. tobacco products.

____ 5. Effective regulation and control of advertising includes
a. standards adopted by individual consumers
b. decreasing consumer prices
c. standards adopted by individual business firms
d. all of the above.

____ 6. Money, in the United States, serves as
a. a medium of exchange
b. a measure of value
c. a store of value
d. all of the above.

CONSUMER EDUCATION - HOME ECONOMICS

1.0 Criterion Measure - PART II (continued)

____ 7. Currency is money in the form of
a. coins
b. paper or folding money
c. checks
d. all of the above.

____ 8. Most of the currency now in circulation consists of
a. silver certificates
b. coins
c. federal reserve notes
d. national bank notes.

____ 9. The form of money that accounts for more than 80% of all the money circulating in the United States today is
a. coins
b. currency
c. checkbook money
d. none of the above.

____10. A national bank is one that
a. is owned by the Federal Reserve System
b. has obtained its charter from the United States government
c. operates in more than one state
d. operates in a national market.

____11. An economic good is
a. any material that is useful to man in satisfying his wants or needs
b. any object that is scarce enough that it commands a price
c. almost everything a person owns
d. all of the above.

____12. Capital goods refers to
a. corporate securities
b. money in savings accounts
c. goods used to produce other goods
d. money held by financial institutions.

____13. In economics, the term opportunity cost refers to
a. the value of that which is chosen in terms of its monetary value
b. the value of that which is given up by economic choice
c. the value of that which is chosen in terms of satisfaction of economic wants
d. none of the above.

CONSUMER EDUCATION - HOME ECONOMICS

1.0 Criterion Measure - PART II (continued)

____14. The most remarkable characteristic of the market economy is
a. the high production of goods and services it creates through central planning
b. the speed and certainty by which it raises the level of living
c. the way in which it assigns production tasks to individuals
d. the fact that no one is forced in any way to produce certain goods and services.

____15. In economics, we define an institution as
a. producers and consumers working together
b. buildings or companies where economic activity takes place
c. a social arrangement which influences how we think and behave
d. a depository for money.

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 1.0 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
1.1	The student will identify the principles of the American economic system as evidenced by responding correctly to 10 out of 12 questions.	1.1	See attached test ANSWERS: d 1. e 2. f 3. i 4. i 5. h 6. a 7. c 8. b 9. g 10.

CONSUMER EDUCATION - HOME ECONOMICS

1.1 Criterion Measure

DIRECTIONS: To the left of the number write the letter only of the correct definition.

____ 1. market system
____ 2. profit
____ 3. competition
____ 4. free enterprize
____ 5. deflation
____ 6. mixed economy
____ 7. private property
____ 8. inflation
____ 9. gross national product
____10. consumer price index
____11. opportunity cost
____12. consumer

a. portion of your income that you keep or invest
b. sum total of all goods and services produced in the United states
c. rise in the price level of goods and services
d. the nature and price of goods and services produced are determined by the dollar vote cost
e. excess of income over expenses
f. effort of business to gain a larger share of the market
g. cost of buying a constant quantity of goods and services for a family of four
h. government and private enterprize share in economic decisions
i. fall in prices and decrease in unemployment
j. private ownership of production with competition for profit
k. anyone choosing and using goods and services
l. what you give up to acquire something

COURSE CONSUMER EDUCATION - HOME ECONOMICS

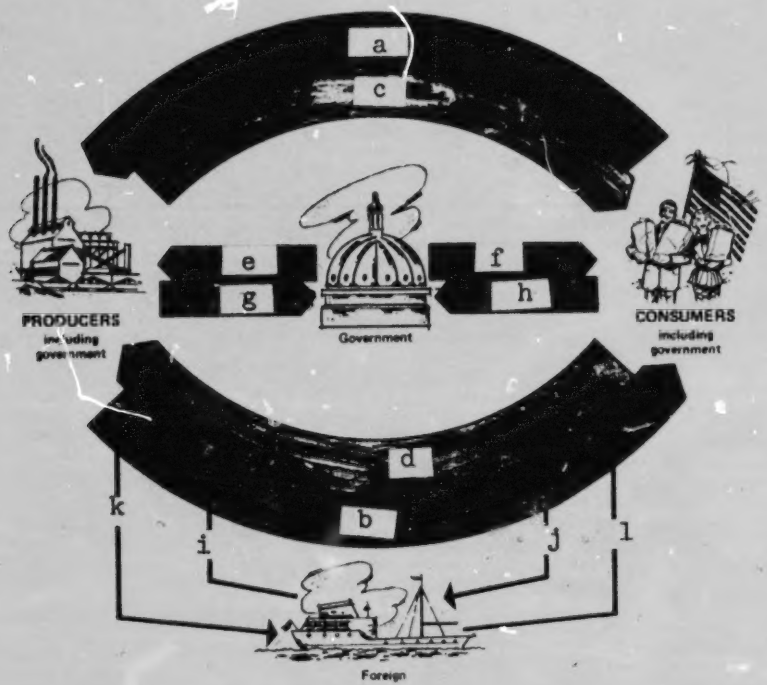
TERMINAL PERFORMANCE OBJECTIVE NO. 1.0 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
1.2	The student will demonstrate his knowledge of the circular flow of goods, services and money in our economic system by identifying correctly 10 out of 12 terms on a flow diagram	1.2	See attached test ANSWERS: a. 2 b. 5 c. 1 d. 3 e. 6 f. 7 g. 4 h. 4 i. 8 j. 9 k. 5 l. 5

1.2 Criterion Measure

DIRECTIONS: Using the number only of the correct terms, trace the circular flow of money, goods and services in the American economic system.



a. _____ e. _____ i. _____

b. _____ f. _____ j. _____

c. _____ g. _____ k. _____

d. _____ h. _____ l. _____

1. income
2. productive resources
3. spending
4. taxes
5. goods and services
6. subsidies
7. transfer payments
8. income exports
9. income imports

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 1.0 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
1.3	The student will recognize the basic principles behind the American currency system and their effect on the national economy by correctly identifying 10 out of 12 definitions.	1.3	See attached test ANSWERS: 1. c 2. e 3. i 4. f 5. k 6. d 7. b 8. a & j 9. h 10. g 11. g 12. l

CONSUMER EDUCATION - HOME ECONOMICS

1.3 Criterion Measure

DIRECTIONS: In the space to the left of the term, place the letter of the corresponding definition. Some definitions may be used more than once.

_____ 1. monetary policy
_____ 2. Federal Reserve System
_____ 3. commercial banks
_____ 4. federal deficit
_____ 5. reserve requirements
_____ 6. fiscal policy
_____ 7. F D I C
_____ 8. money
_____ 9. demand deposits
_____10. discount rate
_____11. open market operations
_____12. federal reserve note

a. medium of exchange
b. insures deposits in bank
c. process of controlling money supply and credit
d. government taxing and spending process
e. system of 12 bank districts to control money supply
f. government spends more than it takes in taxes
g. used by Federal Reserve to control money supply
h. checking accounts
i. creates money by making loans based on deposits
j. measure of value
k. amount of money member bank is required to maintain
l. security sold by Federal Reserve

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 1.0 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
1.4	The student will identify the functions, uses and types of advertising that is useful to the consumer in making a wise choice by correctly answering 14 of the 20 questions.	1.4	See attached test ANSWERS: PART I 1. c 4. c 2. s 5. c 3. s. PART II 1. x 4. x 2. x 5. 0 3. x PART III 1. T 6. T 2. T 7. F 3. F 8. T 4. T 9. T 5. T 10. T

CONSUMER EDUCATION - HOME ECONOMICS

1.4 Criterion Measure

PART I

From the list below, place a "C" in the blank before the functions that benefit the consumer and place an "S" in the blank before the functions that benefit the seller.

____ 1. Permits comparison of goods and services.

____ 2. To educate consumers with new products and their use.

____ 3. To increase respect for the company and obtain more business.

____ 4. To acquaint buyers with information about products.

____ 5. To gain satisfaction by using a particular product or service.

PART II

Which of the following is not an appeal used by advertising? Put an "X" before the correct ones and an "O" before the incorrect ones.

____ 1. fear

____ 2. sex

____ 3. self preservation

____ 4. bargains

____ 5. numbers

PART III

TRUE or FALSE

____ 1. Advertising can influence consumer decisions unconsciously.

____ 2. Manufacturers and retailers are good sources for product information not found in advertisements.

____ 3. Testiomonials are a very reliable source of information on goods and services.

____ 4. Eighty-percent (80%) of purchases are made on an emotional level.

1.4 Criterion Measure - PART III (continued)

____ 5. Ads are designed to attract and hold one's attention.

____ 6. Advertising has educational benefits.

____ 7. The food industry ranks high in advertising expenditures as compared to tobacco and alcoholic beverages.

____ 8. One purpose of advertising is to develop familiarity and a favorable image of a particular goods or service.

____ 9. Primary advertising focuses attention on a class of products rather than a particular brand.

____10. People pay attention to advertising when they are planning to buy.

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 2.0

ACCREDITATION STANDARD:

After completing the planned learnings in INQUIRY, VALUING, DECISION, and ACTION*, 76% of the students will demonstrate the knowledge and skills needed to use these processes in the marketplace as evidenced by correctly completing 70% of the test questions.

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
		2.0	See attached test

ANSWERS:

PART I - A-INQUIRY

1. D
2. C
3. F
4. A
5. B
6. E

C-DECISION

1. C
2. F
3. A
4. E
5. D
6. B

B-VALUING

1. B
2. E
3. A
4. F
5. C
6. D

D-ACTION

1. A
2. E
3. C
4. F
5. D
6. D

PART II -

1. A
2. C
3. A
4. C
5. C
6. C
7. D
8. B

*CONSUMER EDUCATION CURRICULUM MODULES A SPIRAL PROCESS APPROACH
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North Dakota State University
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CONSUMER EDUCATION - HOME ECONOMICS

2.0 Criterion Test

PART I - DIRECTIONS: Below is a scrambled list of the steps in each of the four processes in the Spiral Approach to consumer education. Using the letter only, arrange the steps in each process in the correct sequence.

A. - INQUIRY PROCESS

_____ 1. A. collecting data

_____ 2. B. analyzing data and developing a conclusion

_____ 3. C. considering tentative conclusions

_____ 4. D. recognizing a problem

_____ 5. E. apply the conclusion to a new situation

_____ 6. F. clarifying terms and concepts

B. - VALUING PROCESS

_____ 1. A. clarifying values exemplified and identifying conflicting values

_____ 2. B. recognizing value components of a situation

_____ 3. C. analyzing value alternatives and hypothesizing about possible consequences

_____ 4. D. examining value preferences

_____ 5. E. considering value-relevant behavior

_____ 6. F. hypothesizing about value sources and supporting hypothesis

CONSUMER EDUCATION - HOME ECONOMICS

2.0 Criterion Measure

C. - DECISION

_____ 1. A. recognize a decision problem

_____ 2. B. considering alternatives

_____ 3. C. clarifying alternatives

_____ 4. D. predicting consequences

_____ 5. E. analyzing alternatives

_____ 6. F. ordering alternatives

D. - ACTION

_____ 1. A. recognizing issue

_____ 2. B. considering evidence and alternative actions

_____ 3. C. clarifying consumer actions

_____ 4. D. organizing evidence and selecting actions

_____ 5. E. analyzing actions and accepting consequences

_____ 6. F. initiating and evaluating actions

PART II

1. When Mel looks out the window of his office at the local school, he sees large, beautiful trees. They make him feel close to nature. The school administration has requested removal of these trees because they block the view of the street when motorists stop at the corner, making it difficult to see approaching cars.

   Mel values nature and getting along with people. Check the one action below which would not agree with Mel's values.

   ___A. Form a picket line in front of the building.

   ___B. Write a letter to the editor of the local newspaper and ask for public opinion about the tree removal.

   ___C. Form a committee to study alternatives to the tree removal.

   ___D. Check statistics to see how many accidents have occured at this corner.

2.0 Criterion Measure (continued)

2. Lana wanted to buy a safe toy to give her 18-month-old son. She found a cute "Snoopy" dog for 99 cents. It was made of plastic with felt ears and eyes. It looked safe. After her son had played with the toy, she noticed the nose had come loose. To her horror, the nose was fastened to the dog with a common straight pin.

Which of the following is an issue which Lana faces and which requires action in the interest of consumer well-being? Check one response.

___A. How can one get a refund for merchandise which is unsatisfactory?

___B. How can she get another toy dog that is more safely made?

___C. What needs to be done to keep unsafe toys off the market?

___D. What needs to be done to teach children about the danger of some toys?

3. & 4. Mark lives in an apartment in which the heating system and all the appliances are run by electricity. He has noticed that he is using more and more electricity, and he wants to reduce the amount he uses so that his electric bill is not so high.

A representative of the electric company inspected Mark's apartment and suggested the following alternative ways to decrease Mark's electric bill. For each alternative, find the expected consequence in the second column and write the letter of that consequence in the blank before the alternative.

ALTERNATIVES	CONSEQUENCES
___(#3) Keep doors and windows closed when heat is on.	A. Less heat will escape from the apartment
___(#4) Defrost the freezer more frequently.	B. May have to wear a sweater or jacket
	C. May take more time to do

CONSUMER EDUCATION - HOME ECONOMICS

2.0 Criterion Measure (continued)

5. Which <u>one</u> of the following statements expresses a situation which involves value problems? Check the blank preceding your choice.

___A. The Horton's house was heavily damaged by a flood.

___B. Mrs. Johnson's vision is 20-30 which is corrected to 20-20 with glasses.

___C. Harold Peterson was born in Norway sixty-five years ago and moved to the United States with his parents when he was five.

___D. Mr. and Mrs. Marshall argue every week over whose turn it is to do the grocery shopping.

6. You are in the library finding information related to the "causes of high grain prices in the early 70's." Check the blank preceding the information sample listed below which <u>best</u> aids you in studying the topic.

___A. A graph showing the increase in grain prices from 1945-1973.

___B. A census on the midwestern states for the years 1960-1970.

___C. A descriptive report on world-wide weather conditions which have influenced crop production.

___D. A price index for one specific date showing the selling price of various types of grain on the market (wheat, barley, rice, oats, etc.).

CONSUMER EDUCATION - HOME ECONOMICS

2.0 Criterion Measure (continued)

7. Check the blank preceding the one question below which is specific and which clearly identifies a purpose for inquiry.

___A. What was the cost of grain in 1970?

___B. If food prices continue to rise, will the rest of the economy be affected?

___C. What effect did a growing world population have on grain prices in the early 1970's?

___D. Who raises the bulk of the world's supply of grain?

8. Four problems are listed below. Check the one problem which is most highly value-centered.

___A. Who licenses television stations?

___B. Who should decide what programs are on television?

___C. To whom can a person write to express comments about certain television programs?

___D. Who controls the type of advertising on television?

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 2.0 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
2.1	After completing a series of planned activities in INQUIRY, 76% of the students will be able to demonstrate the use of the inquiry process by answering 7 out of 10 test questions correctly.	2.1	See attached test ANSWERS: A. 3 B. 2 C. 1 D. 2 E. 4 F. 1 G. 3 H. 4 I. 6 J. 5

CONSUMER EDUCATION - HOME ECONOMICS

2.1 Criterion Test

DIRECTIONS: Match the following 6 steps in the INQUIRY process to the correct consumer problems given below.

STEPS IN INQUIRY

1. Recognize a problem
2. Consider tentative solutions
3. Clarify terms and concepts
4. Collect data and evaluate data sources
5. Analyze data to develop a conclusion
6. Apply a conclusion

CONSUMER BEHAVIOR

____ A. Request "fiber content" when purchasing yard goods.

____ B. In order to control the increase in the price of beef, ration the amount of beef each person may buy.

____ C. What effect does a growing world population have on grain prices in the 1970's?

____ D. Food could be raised on the ocean floor.

____ E. Which TV set has the longest guarantee on parts?

____ F. Why did people create more trash in 1971 than they did in 1920?

____ G. "Bait and Switch" is a bargain offered to lure a customer into a store and then get him to buy more merchandise.

____ H. In the library finding information related to causes of high grain prices in the 1970's, a descriptive report on world wide weather conditions which influence crop production is studied.

CONSUMER EDUCATION - HOME ECONOMICS

2.1 Criterion Measure (continued)

____ I. A few weeks ago, Lori was given a fish bowl with three goldfish. Two days later they died. She then read the instruction on the fish food container - "Do not feed to goldfish." She decided that in the future she should read labels more carefully. Today Lori is looking for fabric to make a dress which she wants to be machine washable. She reads the fabric labels very carefully.

____ J. Lorna is shopping for fresh fruits. After studying the U. S. Department of Agriculture chart on the availability of apples and grapefruit and the cost of fruit per dozen each month of the year, Lorna decides that the cost per dozen decreases as the availability of the fruit decreases.

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 2.0 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
2.2	After completing a series of planned activities in VALUING, 70% of the students will be able to demonstrate the use of the inquiring process by answering 7 out of 10 test questions correctly.	2.2	See attached test ANSWERS: A. 2 B. 1 C. 4 D. 3 E. 3 F. 5 G. 6 H. 6 I. 5 J. 2

CONSUMER EDUCATION - HOME ECONOMICS

2.2 Criterion Measure

DIRECTIONS: Match the following 6 steps in the VALUING process to the correct consumer problems given below.

STEPS IN VALUING

1. Recognizing value components of a situation
2. Considering value-relevant behavior
3. Clarifying values exemplified and identifying conflicting values
4. Hypothesizing about value sources and supporting the hypothesis
5. Analyzing value alternatives and hypothesizing about possible consequences
6. Examining value preferences

CONSUMER BEHAVIOR

____ A. The saleslady gives Lois $10 too much in change for a purchase. Lois is aware of the overage but takes the change and walks out.

____ B. John is considering selling his car because his girlfriend doesn't like it.

____ C. Lois might have been taught by her parents that when salesclerks make mistakes and undercharge a customer, it is their fault and they must suffer the consequences.

____ D. The Athletics Club decides to spend $300 raised for the children at an orphanage for playground equipment to improve their body coordination.

____ E. The use of land for transportation conflicts with the use of land for recreation.

____ F. The government should control the prices of all goods which are considered necessities of life in order to hold down the price.

CONSUMER EDUCATION - HOME ECONOMICS

2.2 Criterion Measure (continued)

____ G. When I was 25 I was penniless. It didn't bother my parents, but I was unhappy. I decided I must either conquer my money problems or commit suicide.

____ H. Kids learn from their parents and relatives. I found it was difficult for me to recognize that I must understand money in a different way from my parents.

____ I. Making a decision to buy a bicycle may be a concern for saving gasoline as well as a need for exercise.

____ J. What should a person do if he sees another person shoplifting?

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 2.0 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
2.3	After completing the planned activities in DECISION, the student will be able to demonstrate the use of the decision-making process by answering correctly 7 out of 10 test questions.	2.3	See attached test ANSWERS: A. 1 B. 2 C. 3 D. 5 E. 6 F. 4 G. 1 H. 3 I. 6 J. 3

CONSUMER EDUCATION - HOME ECONOMICS

2.3 Criterion Test

DIRECTIONS: Match the following 6 steps in the DECISION process to the consumer problem given below.

STEPS IN DECISION

1. Recognizing a decision problem
2. Considering alternatives
3. Clarifying alternatives
4. Predicting consequences
5. Analyzing alternatives
6. Choosing best alternatives

CONSUMER BEHAVIOR

____ A. Ed wants to make sure that if he should die or be unable to work while his children are under 18 years of age, his children would be provided for financially.

____ B. If you were to find out that the water in your city has been contaminated, a possible alternative would be to use bottled water.

____ C. If a friend borrowed your new car and you later found a dent in it, possible solutions would be to tell the friend that you have noticed a dent and ask if he knows anything about how it could have happened; or have the car fixed even if your insurance won't cover it and you have to borrow the money; or look the car over with anyone who is about to borrow it so both of you will know if anything has happened when you aren't driving it.

____ D. After coming to several workable alternatives, you are able to defend your choice.

____ E. Cathy has considered three choices. The choice Cathy is going to make is to take a new job.

____ F. Ron and Judy's car is in need of costly repairs. They had decided on three alternatives and are in the process of evaluating each alternative.

2.3 Criterion Test (continued)

____ G. Mr. and Mrs. Steinburg live in New York and are planning a trip to Wyoming. The decision to make focuses on what means of transportation will be best for them.

____ H. Given a list of grocery items, along with the ads from three stores, you should be able to name the ad that gives you the most information for what you want.

____ I. After summing up your alternatives, you should be able to decide according to personal values and wants which one is best for you.

____ J. Mike lives in an apartment and has a high electric bill. His overall value is to spend less money on electricity.

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 2.0 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
2.4	After completing the planned activities in ACTION, the student will demonstrate the ability to use the action process by correctly answering 7 out of 10 test questions.	2.4	See attached test ANSWERS: 1 a. 1 b. 4 c. 2 d. 4 e. 6 f. 3 g. 5 h. 6 i. 2 j.

CONSUMER EDUCATION - HOME ECONOMICS

2.4 Criterion Test

DIRECTIONS: Match the following 6 steps in the ACTION process to the correct consumer problems given below.

STEPS IN ACTION

1. Recognizing issues
2. Considering evidence and alternative action
3. Clarifying consumer action
4. Organizing evidence and selecting action
5. Analyzing action and accepting consequences
6. Initiating and evaluating action

CONSUMER BEHAVIOR

____ A. Lana bought a stuffed dog for her son. Later she noticed the nose had come loose. How can Lana, as a consumer, keep unsafe toys off the market?

____ B. Seeing a lot of litter on the sidewalks and streets, Mark decides to find out what citizens can do to stop themselves and others from littering.

____ C. Evaluate a label according to most individual needs and stress the importance to the consumer for their well-being.

____ D. After reading a label on the back of a food container, decide if this food should be eaten if a friend should not have more than 30 mg. of sodium per day.

____ E. After seeing Sally's viewpoint, the committee has decided to inform other consumers of this problem as one alternative.

____ F. Judge the effectiveness of the actions you initiated which caused the restaurant to improve the quality of food it serves.

____ G. Mel loves beautiful trees. There is a city ordinance passed to cut down all trees in a particular area because of obstructions. Mel has three choices to take which as a consumer are open to him.

2.4 Criterion Test (continued)

____ H. Unit pricing is being discontinued in your local store. You should, along with other interested persons, arrange with the store manager a time that you could inform shoppers of the value of unit pricing.

____ I. Keeping the consumer's well-being in mind, evaluate your action if you had helped bring nutritional labeling to the grocery stores in your area.

____ J. Would you serve a food high in carbohydrates if you know your guest can only have a limited amount per day?

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 3.0

ACCREDITATION STANDARD:

After exploring a unit on jobs, 76% of the students will demonstrate knowledge of the wide variety of careers available to students, and develop skills necessary in obtaining and keeping a job as evidenced by responding correctly to 28 out of 40 questions.

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
		3.0	See attached test

ANSWERS:

TRUE-FALSE

1. T	5. T	9. T
2. T	6. F	10. F
3. T	7. F	11. T
4. F	8. T	12. T

ABBREVIATIONS:

1. C	5. A
2. D	6. H
3. G	7. E
4. F.	8. B

ANSWER BRIEFLY:

1. Employer - Employee
   1. personal contact
   2. good working conditions
   3. be honest and objective

   Employee - Employee
   1. respect others opinions
   2. don't take out problems on others
   3. respect personal property

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 3.0 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
		3.0	(CONTINUED) 2. Phone: 1. talk to person named in ad 2. find out what the job requires 3. answer all questions asked Mail: 1. include job experiences 2. activities that might be useful in the job 3. request personal interview Person: 1. be prompt 2. use proper grammar 3. be ready to answer all questions 3. Be there on time. Be as efficient as possible. Be absent only when absolutely necessary. Give at least 2 weeks notice when leaving the job. 4. job analysis outline resume application interview 5. sign your name and date attach W-4 form

CONSUMER EDUCATION - HOME ECONOMICS

3.0 Criterion Measure - PART I

DIRECTIONS: Put a T in front of all true statements and an F in front of all false statements.

____ 1. In considering an application for a job, you should consider the physical conditions in which you will be required to work.

____ 2. People work to keep themselves occupied.

____ 3. Resumés give the employer an overall picture of you.

____ 4. When you enter the employer's office it is all right to smoke if you are nervous.

____ 5. Applicants can be rejected on the grounds of general appearance.

____ 6. Applications should have blank spaces on them to let the employer know he does not know everything.

____ 7. Ads should always be answered either by a letter or in person.

____ 8. When answering an ad, never tell the interviewer about your personal problems.

____ 9. An employer has the responsibility of providing a good working atmosphere for his workers.

____10. The employee has no responsibilities to his employer.

____11. Job frauds are becoming more common in today's market because of the high rate of unemployment.

____12. Some type of training or preparation is required for every job.

CONSUMER EDUCATION - HOME ECONOMICS

3.0 Criterion Measure - PART II

DIRECTIONS: The following abbreviations are often used in writing "help wanted" ads. Match the abbreviation with the correct word.

____ 1.	expd.	A. advancement
____ 2.	mos.	B. excellent
____ 3.	trne.	C. experienced
____ 4.	oppty.	D. months
____ 5.	advnc.	E. knowledge
____ 6.	no exp. nec.	F. opportunity
____ 7.	knl.	G. trainee
____ 8.	exc.	H. no experience necessary
		I. furnished
		J. salary

PART III

DIRECTIONS: Answer the following questions with brief answers.

1. Relationships in the world of work are very important. Give three rules for better relationships between each of the following:

Employer - Employee	Employee - Employee
1.	1.
2.	2.
3.	3.

2. Name three important things to remember when answering a want ad by phone, by mail, in person.

Phone:	Mail:	Person:
1.	1.	1.
2.	2.	2.
3.	3.	3.

3. What responsibilities does an employee have to his job?

4. List the steps involved in preparing for the job interview?

5. List two important things to remember when filling out an income tax return.

1. 2.

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 3.0 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
3.1	The student will collect and analyze information on job opportunities by correctly answering 7 out of 10 questions.	3.1	See attached test ANSWERS: 1. T 6. F 2. T 7. T 3. F 8. T 4. T 9. T 5. T 10. F

CONSUMER EDUCATION - HOME ECONOMICS

3.1 Criterion Measure

DIRECTIONS: Put a "T" in front of all true statements and an "F" in front of all false statements.

_____ 1. It is important to collect as much information as possible in your particular area of interest.

_____ 2. The study of job occupation is important in determining ahead of time if individual needs and wants will be met.

_____ 3. The majority of people employed as professional workers have not completed 12 years of school.

_____ 4. Summer and part time jobs are helpful in preparing you for a full time job.

_____ 5. An individual needs to have an alternate plan in choosing careers.

_____ 6. Hobbies and interests are not important to job selection.

_____ 7. It is important to identify what qualifications are necessary for a particular job before presenting an application.

_____ 8. Employment agencies are one source of information as to what jobs are available in your particular area.

_____ 9. In looking for information in a particular job area, it is important to discover job conditions and benefits and how they will effect your job performance.

_____10. It is not important to check on advancement possibilities in earnings when deciding on a job.

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 3.0 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
3.2	The student will evaluate and develop a plan to prepare for, obtain and succeed at a job or career of his choice by correctly answering 7 out of 10 questions.	3.2	See attached test ANSWERS: 1. T 6. T 2. T 7. T 3. F 8. T 4. T 9. T 5. T 10. F

CONSUMER EDUCATION - HOME ECONOMICS

3.2 Criterion Measure

DIRECTIONS: Put a "T" in front of all true statements and an "F" in front of all false statements.

_____ 1. Filling out an application for a job is probably the most important thing you will do in securing employment.

_____ 2. An application helps the employer decide if the applicant is worthy of consideration.

_____ 3. On a job interview it is not important for you to know the employers company or products.

_____ 4. Applicants can be rejected on grounds of parent friction.

_____ 5. A resumés main purpose is to give the employer a brief outline of your qualifications.

_____ 6. A pleasing personality is important to job advancements and success.

_____ 7. It is an important trait to be able to accept constructive criticism on the job.

_____ 8. When answering a want ad by letter, be sure to talk to the person named in the ad.

_____ 9. When answering a want ad by phone, be sure to talk to the person named in the ad.

_____10. Employers are not concerned with the relationships of employees as long as the work is successfully done.

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 3.0 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
3.3	The student will identify taxation principles and recognize regular paycheck deductions by correctly answering 7 out of the following 10 questions.	3.3	See attached test ANSWERS: 1. E 6. C 2. H 7. A 3. B 8. I 4. G 9. D 5. F 10. J

CONSUMER EDUCATION - HOME ECONOMICS

3.3 Criterion Measure

DIRECTIONS: Match the following questions with its correct answer.

____ 1.	F.I.C.A.	A. How much you own
____ 2.	U. S. Withholding Tax	B. Shows how much has been withheld
____ 3.	W-2 Form	C. Your disposable income
____ 4.	State Withholding Tax	D. Keeps employers from withholding taxes
____ 5.	Gross Income	E. Deals with Social Security
____ 6.	Net Income	F. Total earnings
____ 7.	Local Tax	G. How much you buy
____ 8.	I. R. S.	H. Federal Income Tax depends on income and number of dependents
____ 9.	W-4 E	I. Collects taxes
____10.	Department of Treasurery	J. Responsible for developing, distributing, and collecting Federal revenues

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 3.0 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
3.4	The student will correctly complete steps involved in filling out an income tax return by successfully answering 18 out of 26 questions.	3.4	See attached (Answer sheet attached)

Short Form 1040A U.S. Individual Income Tax Return

Department of the Treasury Internal Revenue Service — 1974

Please print or type

Name (If joint return, give first names and initials of both) Joseph K. — Last name Jay

COUNTY OF RESIDENCE Grand

Your social security number 499 14 8529

Spouse's social security no.

Present home address (Number and street, including apartment number, or rural route) 615 Poplar Drive

City, town or post office, State and ZIP code Goodtown, Nebraska 68102

Occupation Yours ▶ Stat. Att. & Student

Spouse's ▶

Filing Status (check only one)

1 [X] Single

2 [ ] Married filing joint return (even if only one had income)

3 [ ] Married filing separately. If spouse is also filing, give spouse's social security number in designated space above and enter full name here ▶

4 [ ] Unmarried Head of Household (See instructions on page 5) ▶

5 [ ] Widow(er) with dependent child (Year spouse died ▶ 19)

Exemptions

	Regular	65 or over	Blind	Enter number of boxes checked ▶
6a Yourself	[X]	[ ]	[ ]	1
b Spouse	[ ]	[ ]	[ ]	

c First names of your dependent children who lived with you

Enter number ▶

d Number of other dependents (from line 26) ▶

7 Total exemptions claimed ▶ 1

8 Presidential Election Campaign Fund ▶ Do you wish to designate $1 of your taxes for this fund? Yes [ ] No [ ] If joint return, does your spouse wish to designate $1? Yes [ ] No [ ] Note: If you check the "Yes" box(es) it will not increase your tax or reduce your refund.

Attach Copy B of Forms W-2 and Check or Money Order here

9	Wages, salaries, tips, and other employee compensation. (Attach Forms W-2. If unavailable, see Instructions on page 3.)	9	1,446 00
10a	Dividends (if over $400, use Form 1040—see instructions) $ ..... 10b Less Exclusion $ ..... Balance ▶	10c	
11	Interest income (if over $400, use Form 1040)	11	
12	Total (add lines 9, 10c, and 11) (Adjusted Gross Income)	12	1,446 00

● If you want IRS to figure your tax, skip the rest of this page and see instructions on page 3.

○ If line 12 is under $10,000, find tax in Tables 1–12 and enter on line 17, on back. Skip lines 13, 14, 15, and 16.

13	If line 12 is $10,000 or more, enter 15% of line 12 but not more than $2,000 ($1,000 if line 3 checked)	13	
14	Subtract line 13 from line 12	14	
15	Multiply total number of exemptions claimed on line 7 by $750	15	
16	Taxable income (subtract line 15 from line 14) (Figure tax on amount on line 16 using Tax Rate Schedule X, Y, or Z, and enter on line 17, on back.)	16	

17	Tax, check if from: [X] Tax Tables 1–12 OR [ ] Tax Rate Schedule X, Y, or Z	17	0 00
18	Credit for contributions to candidates for public office (see instructions on page 4)	18	
19	Income tax (subtract line 18 from line 17). If less than zero, enter zero	19	0 00
20a	Total Federal income tax withheld (attach Forms W-2 to front)	20a	5 20
b	Excess FICA tax withheld (two or more employers—see instructions on page 4)	b	
c	1974 estimated tax payments (include amount allowed as credit from 1973 return)	c	
21	Total (add lines 20a, b, and c)	21	5 20
22	If line 19 is larger than line 21, enter BALANCE DUE IRS. Pay in full with return. Write social security number on check or money order and make payable to Internal Revenue Service ▶	22	
23	If line 21 is larger than line 19, enter amount OVERPAID ▶	23	5 20
24	Amount of line 23 to be REFUNDED TO YOU ▶	24	5 20
25	Amount of line 23 to be credited on 1975 estimated tax ▶ 25		If all of overpayment (line 23) is to be refunded (line 24), make no entry on line 25.

Other Dependents

(a) NAME	(b) Relationship	(c) Months lived in your home. If born or died during year, write B or D.	(d) Did dependent have income of $750 or more?	(e) Amount YOU furnished for dependent's support. If 100% write ALL.	(f) Amount furnished by OTHERS including dependent.
				$	$
				$	$

26 Total number of dependents listed in column (a). Enter here and on line 6d ▶

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief it is true, correct and complete. Declaration of preparer (other than taxpayer) is based on all information of which he has any knowledge.

Sign here

▶ Joseph K. Jay — Your signature — Date 1-15-'75

▶ Spouse's signature (If filing jointly, BOTH must sign even if only one had income)

▶ Preparer's signature (other than taxpayer) — Date

Address (and ZIP Code) — Preparer's Emp. Ident. or Soc. Sec. No.

☆ U.S. GOVERNMENT PRINTING OFFICE: 1974—O-548-292 E.I. NO. 73-0667115

CONSUMER EDUCATION - HOME ECONOMICS

3.4 Criterion Measure

DIRECTIONS: Using the information below, correctly fill in the income tax form.

Joseph Jay worked for 13 weeks before April 30. His weekly wages were $42, from which his employer withheld 40¢ for income tax and $2.46 for social security tax. For that entire period, his wages totaled $546, of which $5.20 was withheld for income tax and $31.98 for social security tax.

Joe continued working at the Super Service Station through the summer. On April 30, he had filed Form W-4E, certifying that he had no tax liability for 1973 and expected to have none for 1974, so his employer did not withhold income tax from Joe's pay after April 30. From May until he returned to school, Joe earned $900 from which his employer withheld $52.65 for social security tax.

When Joe returned to school he received two copies of Form W-2 from his employer. The Federal Income Tax Information section shows the $5.20 of income tax withheld from Joe's wages before April 30, and Joe's total earnings of $1,446 ($546 + $900) from wages that normally would be subject to withholding.

The Social Security Information section shows $84.63 of social security (FICA) tax withheld ($31.98 before April 30 + $52.65 after). No entry appears in the total FICA wages box because Joe's wages for social security and for income tax withholding purposes were the same ($1,446.).

Since Joe must file an income tax return to claim a refund for the income tax withheld from his wages before April 30, he must attach Copy B of the W-2 form to his return. If he forgets to attach the Form W-2, the Internal Revenue Service will have to write to him to ask for it. This will hold up the processing of his return and delay his refund.

Short Form 1040A U.S. Individual Income Tax Return

Department of the Treasury Internal Revenue Service **1974**

Please print or type

Name (If joint return, give first names and initials of both) | Last name | COUNTY OF RESIDENCE | Your social security number

Present home address (Number and street, including apartment number, or rural route) | Spouse's social security no.

City, town or post office, State and ZIP code | Occupation: Yours ▶ | Spouse's ▶

Filing Status (check only one)

1 ☐ Single

2 ☐ Married filing joint return (even if only one had income)

3 ☐ Married filing separately. If spouse is also filing, give spouse's social security number in designated space above and enter full name here ▶ _____

4 ☐ Unmarried Head of Household (See instructions on page 5) ▶ _____

5 ☐ Widow(er) with dependent child (Year spouse died ▶ 19)

Exemptions

	Regular	65 or over	Blind	Enter number of boxes checked ▶
6a Yourself	☐	☐	☐	
b Spouse	☐	☐	☐	

c First names of your dependent children who lived with you _____ Enter number ▶

d Number of other dependents (from line 26) ▶

7 Total exemptions claimed ▶

8 Presidential Election Campaign Fund ▶ Do you wish to designate $1 of your taxes for this fund? Yes ☐ No ☐ If joint return, does your spouse wish to designate $1? Yes ☐ No ☐ Note: If you check the "Yes" box(es) it will not increase your tax or reduce your refund.

Attach Copy B of Forms W-2 and Check or Money Order here

9	Wages, salaries, tips, and other employee compensation. (Attach Forms W-2. If unavailable, see Instructions on page 3.)	9	
10a	Dividends (if over $400, use Form 1040—see instructions) $ ..... 10b Less Exclusion $ ..... Balance ▶	10c	
11	Interest income (if over $400, use Form 1040)	11	
12	Total (add lines 9, 10c, and 11) (Adjusted Gross Income)	12	

- **If you want IRS to figure your tax, skip the rest of this page and see instructions on page 3.**
- **If line 12 is under $10,000, find tax in Tables 1–12 and enter on line 17, on back. Skip lines 13, 14, 15, and 16.**

13	If line 12 is $10,000 or more, enter 15% of line 12 but not more than $2,000 ($1,000 if line 3 checked)	13	
14	Subtract line 13 from line 12	14	
15	Multiply total number of exemptions claimed on line 7 by $750	15	
16	Taxable income (subtract line 15 from line 14) (Figure tax on amount on line 16 using Tax Rate Schedule X, Y, or Z, and enter on line 17, on back.)	16	

Form 1040A (1974) Page 2

17	Tax, check if from: ☐ Tax Tables 1–12 OR ☐ Tax Rate Schedule X, Y, or Z	17	
18	Credit for contributions to candidates for public office (see instructions on page 4)	18	
19	Income tax (subtract line 18 from line 17). If less than zero, enter zero	19	
20a	Total Federal income tax withheld (attach Forms W-2 to front)	20a	
b	Excess FICA tax withheld (two or more employers—see instructions on page 4)	b	
c	1974 estimated tax payments (include amount allowed as credit from 1973 return)	c	
21	Total (add lines 20a, b, and c)	21	
22	If line 19 is larger than line 21, enter BALANCE DUE IRS. Pay in full with return. Write social security number on check or money order and make payable to Internal Revenue Service ▶	22	
23	If line 21 is larger than line 19, enter amount OVERPAID ▶	23	
24	Amount of line 23 to be REFUNDED TO YOU ▶	24	
25	Amount of line 23 to be credited on 1975 estimated tax ▶ 25		If all of overpayment (line 23) is to be refunded (line 24), make no entry on line 25.

Other Dependents

(a) NAME	(b) Relationship	(c) Months lived in your home. If born or died during year, write B or D.	(d) Did dependent have income of $750 or more?	(e) Amount YOU furnished for dependent's support. If 100% write ALL.	(f) Amount furnished by OTHERS including dependent.
				$	$

26 Total number of dependents listed in column (a). Enter here and on line 6d ▶

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief it is true, correct and complete. Declaration of preparer (other than taxpayer) is based on all information of which he has any knowledge.

Sign here

▶ Your signature Date

▶ Spouse's signature (If filing jointly, BOTH must sign even if only one had income)

▶ Preparer's signature (other than taxpayer) Date

Address (and ZIP Code) Preparer's Emp. Ident. or Soc. Sec. No.

☆ U.S. GOVERNMENT PRINTING OFFICE : 1974—O-548-292 E.I. NO. 73-0887118

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 4.0

ACCREDITATION STANDARD:

After completing a unit of study, 76% of the students will demonstrate knowledge and skills in money management by correctly completing 70% of the test items.

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
		4.0	See attached test

ANSWERS:

PART I - TRUE OR FALSE

1. T	5. T	9. F	13. F
2. F	6. F	10. T	14. T
3. T	7. F	11. T	15. F
4. T	8. T	12. T	

PART II - MULTIPLE CHOICE

1. B	4. B
2. A	5. B
3. B	

PART III - PROBLEM

1. 200 points	4. 200 points
2. 150 points	5. 800 points
3. 250 points	6. yes

PART IV - CLASSIFICATION

1. B	8. A	15. A
2. B	9. A	16. B
3. A	10. A	17. A
4. A	11. A	18. B
5. B	12. B	19. A
6. B	13. B	20. A
7. A	14. B	

PART V - TRUE or FALSE

A.	B.	C.	D.
1. F	1.F	1.T	1.T
2. F	2.T	2.T	2.T
3. T	3.F	3.F	3.T

4.0 CRITERION TEST

PART I - **DIRECTIONS**: Mark the following TRUE (T) or FALSE (F). Correct any false statements.

____ 1. After having maintained a budget for a few years, a person should be able to do his budgeting mentally, and thus get along without a written budget.

____ 2. A budget is more apt to be successful if one member of the family makes it out and takes the responsibility for spending accordingly.

____ 3. The primary purpose of saving is to later attain long range goals.

____ 4. The major reason for making a spending record is to bring your spending under control.

____ 5. Flexible expenses become fixed expenses when you buy on time.

____ 6. The family's budget should closely resemble a standard budget developed from government complied averages of family spending.

____ 7. Having a budget will assure you of attaining long range goals.

____ 8. The essence of budgeting is the matching of resources to goals by adjusting your spending.

____ 9. If a person makes a budget it shows that he has the will power to control his spending.

____10. The best way to assure meeting your savings goal is to make savings a fixed expense in your budget.

____11. You must be at least 18 years old to make a will.

____12. To be effective your will must be proved in and allowed by the probate court.

____13. The law provides that a parent must leave each child at least one dollar in his will.

____14. A will may be changed as often as the person desires providing it is changed in the required manner.

CONSUMER EDUCATION - HOME ECONOMICS

4.0 CRITERION TEST (continued)

____15. A life insurance program is a good substitute for a will.

PART II - DIRECTIONS: Multiple Choice - choose the best answer.

____ 1. What does the Truth-In-Lending Act say that a store must do?
A. lower its finance charges
B. tell the yearly finance rate and the total finance charge
B. sell things for cost only

____ 2. Joe's friend Lew wants to take out a loan from the bank to buy a car. Which loan is cheaper?
A. a secured loan - with the car as security
B. an unsecured loan

____ 3. Which of these usually have the higher interest charges?
A. bank
B. finance companies

____ 4. Which of these usually have higher interest charges?
A. credit union
B. finance companies

____ 5. There's one very good type of place to get a loan, but you have to be a member before you can borrow from it. This is:
A. a bank
B. the credit union
C. a finance company.

PART III - DIRECTIONS: Refer to the credit rating score card in I.P.O. 4.4. Fill in the following blanks with the correct number of points using the problem below.

The home modernization applicant earns $115 per week from a job he has held for eight years. He has a good credit record and has been buying a home for 11 years.

1. Income _____
2. Length of time on job _____
3. Credit experience _____
4. Equity in property _____
5. Total: _____
6. Would he be a good credit risk? Yes ____ No ____

CONSUMER EDUCATION - HOME ECONOMICS

4.0 CRITERION TEST (continued)

PART IV - DIRECTIONS: Classify the following statements to the left of the number.

(A) AN ADVANTAGE OF INSTALLMENT BUYING: (B) A DISADVANTAGE OF INSTALLMENT BUYING:

____ 1. Encouraging of buyers to use easy credit terms.

____ 2. Paying more than the cash price.

____ 3. Furnishing a home when cash is not available.

____ 4. Forcing one to save.

____ 5. Limiting purchases to where credit is available.

(A) A GOOD BUDGETING PRACTICE: (B) A POOR BUDGETING PRACTICE:

____ 6. Basing budget on gross income.

____ 7. Classifying expenditures as variable and fixed.

____ 8. Classifying savings as fixed expenditures.

____ 9. Checking budget monthly.

____10. Estimating variable expenses on basis of past experience.

(A) LIKELY TO PROVIDE STEADY INCOME: (B) MAY NOT PROVIDE STEADY INCOME:

____11. United States savings bonds.

____12. Noncumulative preferred stock.

____13. Common stock.

____14. Real estate.

____15. Cumulative preferred stock.

(A) CHARACTERISTIC OF BONDS: (B) CHARACTERISTIC OF STOCKS:

____16. Pays dividends.

____17. Offers a very steady income.

4.0 CRITERION TEST (continued)

____18. Is considered to be a speculative investment.

____19. The value at which payment will be made when due is indicated by its par value.

____20. Generally has prior claim on earnings.

PART V - DIRECTIONS: Multiple TRUE - FALSE

A. The use of credit

____ 1. is available only to the middle and higher income groups

____ 2. has greatly reduced production and buying of consumer goods and services

____ 3. is made possible by the savings of others.

B. In reconciling a bank statement

____ 1. outstanding checks are deducted from the checkbook balance

____ 2. the service charge is deducted from the checkbook balance

____ 3. outstanding checks are added to the checkbook balance.

C. Consumer finance companies

____ 1. frequently accept loan applications which banks might refuse

____ 2. frequently make smaller loans than do banks

____ 3. are similar to loan sharks.

D. A credit union

____ 1. makes loans only to its members

____ 2. is not exempt from federal income taxes

____ 3. is managed and operated by its members.

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 4.0 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
4.1	After research and investigation of current prices and wages, the student will allocate his/her anticipated income to meet his/her wants and needs by filling out the attached budget form. 70% of the students will balance anticipated income with anticipated expenses citing valid community sources.	4.1	See attached form

CONSUMER EDUCATION - HOME ECONOMICS

4.1 CRITERION MEASURE

BUDGET WORKSHEET

1. Write down all assets both bring to the partnership.

2. List all immediate one-time expenses
   moving -
   security deposit -
   utility deposits (telephone, electricity, gas) -
   cost of needed furnishings -
   TOTALS: _____

3. Subtract one-time expenses from your assets.

4. If you don't have enough to pay, decide what to do -
   a. try for a bank loan
   b. charge to bank credit card
   c. open a department store charge account
   d. borrow from relatives or friends.

5. Budget for ongoing expenses out of expected income.

TENTATIVE BUDGET				TOTALS
I. Income #1 _____				
#2 _____				_____
Deductions #1				
Taxes	(12%)	#2	_____	
S S	(5.6)		_____	
Other: (Union dues, etc.)				
	_____		_____	_____
BALANCE FOR BUDGET				
II. Savings (for emergency fund)			_____	
(for future goals)			_____	
Insurance - Life Insurance			_____	_____
III. Expenses:				
1. Housing Expenses				
Rent	_____			
Water	_____			
Gas	_____			
Electricity	_____			
Telephone	_____			_____

CONSUMER EDUCATION - HOME ECONOMICS

4.1 CRITERION MEASURE (continued)

Heat _____
Garbage _____
Sewer _____
Insurance _____
Taxes _____ _____

2. Food
Groceries
At home _____
Eaten out _____
Paper items, soap, etc. _____ _____

3. Clothing (may be budgeted separately)
Last years total clothing purchases divide by 12
#1 _____
#2 _____ _____

Clothing expenses _____
Dry cleaning _____
Laundry _____
Shoe repair _____ _____

4. Transportation
Gas _____
Maintenance _____
Insurance _____
Car payments _____
Yearly inspections _____
License _____ _____

5. Credit Payments
Credit cards _____
Charge accounts _____
Other monthly expenses _____ _____

6. Medical Care
Insurance _____
Dental _____
Doctors _____
Medicine _____ _____

7. Personal, Recreation, Gifts
Entertainment _____
Newspapers, books, magazines _____
Recreation _____
Social club dues _____
Church and charity _____
Gifts _____
Personal allowance #1 _____ #2 _____ _____

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 4.0 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
4.2	The student will demonstrate knowledge and skill in using bank services by correctly answering 70% of the test items.	4.2	See attached test ANSWERS: Matching 1. C 6. I 2. E 7. G 3. A 8. F 4. H 9. B 5. D 10. J True - False 1. F 2. T 3. T 4. F 5. F COMPLETE THE FOLLOWING Answer sheet of sample check and deposit slip attached. Prepared by: Charla Bartecht Durham Home Management and Family Economics Specialist University of Florida Gainesville, FL

CONSUMER EDUCATION

CRITERION TEST 4.2

CHECKING ACCOUNT DEPOSIT

DEPOSITED WITH

The RIGGS NATIONAL BANK
of WASHINGTON, D. C.

PLEASE INDICATE ACCOUNT NUMBER

9 4 | 5 8 | 6 2 9 | 0 1 3

DATE July 16 19 75

DEPOSIT TO THE ACCOUNT OF

NAME David M. Jones

ADDRESS 123 Shady Lane Dr.

CITY Newtown STATE Fla ZIP 32301

		DOLLARS	CENTS
CASH		116	74
CHECKS LISTED SEPARATELY BY BANK NUMBER	1	16	20
	2	89	00
	3	263	79
BANK USE ONLY	4		
NO. ITEMS	5		
	6		
	7		
TOTAL		485	73

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS BANK'S COLLECTION AGREEMENT

ORIGINAL

No 2

July 4 19 75

TO Edward Brown

FOR

	DOLLARS	CENTS
BAL BROT FWD	100	00
AMT DEPOSIT	485	72
TOTAL	585	72
AMT THIS CK	162	92
BAL C/F'D FWD	412	80

PLEASE FILL IN ACCOUNT NUMBER

No. 2

July 4 19 75 15-3/540

Pay to the order of Edward Brown $ 162.92/100

One hundred sixty two and 92/100 — Dollars

The RIGGS NATIONAL BANK
of WASHINGTON, D.C.
DUPONT CIRCLE BRANCH
1913 MASSACHUSETTS AVENUE, N. W.

David M Jones

⑆0540⑈00031⑆

CONSUMER EDUCATION - HOME ECONOMICS

4.2 CRITERION TEST

DIRECTIONS: To the left of the number write the letter only of the correct definition.

____	1.	to put money in an account	A. payee
____	2.	the amount of money in your account	B. check
____	3.	the name of the person or organization to whom money is to be paid by check	C. deposit
____	4.	the person who is paying the money by check	D. cleared check
____	5.	a check that has been cashed, returned to your bank and recorded on your account	E. balance
____	6.	a check that has been written, but not cashed or cleared	F. reconcile
____	7.	the bank's record of your checking account	G. bank statement
____	8.	to make sure your records agree with the bank's records	H. maker
____	9.	a written order to your bank to pay money from your account	I. outstanding check
____	10.	to sign your name on the back of a check	J. endorse
			K. traveler's check

TRUE - FALSE

____ 1. An endorsement is the signature on the front of the check.

____ 2. A restrictive endorsement restricts what can be done with a check.

____ 3. A transfer endorsement is used to transfer a check made out to you to someone else.

____ 4. Bank drafts are the most common check used by people when they're traveling.

____ 5. When the word "certified" is stamped on a check, it means the check is no good.

4.2 CRITERION TEST (continued)

DIRECTIONS: Fill in the following check and deposit slip according to the information given.

CHECK WRITING -
Make a check payable to Edward Brown for the amount of $162.92

DEPOSITING MONEY -
Fill out a deposit slip for the following amounts:

4 pennies 5 nickles 2 dimes
7 quarters 5 half dollars
2 one-dollar bills
10 five-dollar bills
4 ten-dollar bills
1 twenty-dollar bill

three checks in the amount of:
$16.20 $89.00 $263.79

CONSUMER EDUCATION

CRITERION TEST 4.2

CHECKING ACCOUNT DEPOSIT
DEPOSITED WITH
The RIGGS NATIONAL BANK
of WASHINGTON, D. C.
PLEASE INDICATE ACCOUNT NUMBER

DATE _____ 19____
DEPOSIT TO THE ACCOUNT OF
NAME _____
ADDRESS _____
CITY _____ STATE _____ ZIP _____

		DOLLARS	CENTS
CASH			
CHECKS LIST SEPARATELY BY BANK NUMBER	1		
	2		
	3		
BANK USE ONLY	4		
NO. ITEMS	5		
	6		
	7		
TOTAL			

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS BANK'S COLLECTION AGREEMENT
ORIGINAL

No. _____
19____
TO _____
FOR _____

	DOLLARS	CENTS
BAL. BROT. FWD.		
AMT DEPOSIT		
TOTAL		
AMT THIS CK.		
BAL CARD FWD.		

1-52/631 - 115

PLEASE FILL IN ACCOUNT NUMBER

No. _____
19____ 15-3/540
Pay to the order of _____ $ _____
_____ Dollars

The RIGGS NATIONAL BANK
of WASHINGTON, D. C.
DUPONT CIRCLE BRANCH
1913 MASSACHUSETTS AVENUE, N. W.

⑆0540⑈00031⑆

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 4.0 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
4.3	The student will demonstrate knowledge and skill needed to devise a savings plan appropriate to individual and family needs by correctly answering 9 out of 12 questions.	4.3	See attached test ANSWERS: 1. A,E,G 2. E 3. B,E 4. F 5. D,E,G 6. C 7. H

4.3 CRITERION TEST

DIRECTIONS: Match the letter only of the correct statement to the savings institution listed.

____ 1.	credit unions	A. usually pays higest interest rates on savings deposited
____ 2.	savings and loans	B. insured up to $40,000 per account
____ 3.	commercial banks	C. best assured rate of return on investment
____ 4.	insurance policies	D. safest investment up to any amount
____ 5.	Government Savings Bond	E. readily available
____ 6.	commercial bonds	F. lowest return on investment
____ 7.	stocks	G. can use payroll deductions
		H. most speculative form of savings

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 4.0 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
4.4	The student will demonstrate knowledge and skills in the use of credit to obtain goods and services as evidenced by answering 70% of the attached test.	4.4	See attached test ANSWERS: PART I - MATCHING 1. G 6. J 2. K 7. A 3. B 8. L 4. D 9. F 5. I 10. E PART II - TRUE-FALSE 1. T 6. T 2. T 7. T 3. T 8. T 4. T 9. F 5. F 10. F

4.4 CRITERION TEST

PART I - MATCHING

____ 1. buying things and paying later

____ 2. one of a series of payments to pay off a debt

____ 3. how much you pay to use borrowed money

____ 4. the amount you borrow or finance

____ 5. seller takes back goods when buyer fails to meet payments

____ 6. the amount you owe at any one time on your account

____ 7. person who buys something on time or borrows cash

____ 8. property put up to secure a loan

____ 9. a written agreement that says you will pay

____10. added charge for using credit

A. creditor
B. interest
C. borrower
D. principal
E. service charge
F. contract
G. credit
H. default
I. repossession
J. balance
K. installment
L. collateral

PART II - TRUE-FALSE

____ 1. The Fair Credit Reporting Act tells what types of information can be on file and reported about you, and how the information can be used.

____ 2. The Truth in Lending Law must list in writing the dollar amount and the annual percentage rate of the finance charge on a credit agreement.

____ 3. The true cost of credit is the total of all the consumer must pay directly or indirectly for obtaining it.

____ 4. The main function of the Credit Bureau is to maintain individual credit records and to make these records available to the subscribers when application for credit is being processed.

CONSUMER EDUCATION - HOME ECONOMICS

4.4 CRITERION TEST (continued)

____ 5. Retail credit is the most expensive form of credit.

____ 6. Credit should be used only as a last resort in buying goods and services and meeting family needs.

____ 7. Finance companies are more likely to loan money to a poor credit risk than a bank.

____ 8. An established credit rating is as good as money in the bank.

____ 9. Credit is a free gift.

____10. If you lose a credit card and report it immediately, you are only responsible for charges up to $45.00.

CONSUMER EDUCATION - HOME ECONOMICS

4.4 CRITERION TEST (continued)

PART III - CREDIT RATING PROBLEM - Banks and other agencies which lend money have a way of rating those who apply for credit. Here is a standard form used by many banks. Fill in the blanks in the first column.

The bank wishes to know the following:		POINTS BASED ON PRESENT	POINTS BASED ON FUTURE
Income?			
How long on present job?			
Credit experience?			
Equity in real estate?			
Down payment you can make on purchase?			
From information below fill out your credit rating above.			
Income per week	Points		
Under $75	0		
$76 to $100	150		
Over $100	200		
Wife earning	50		
Length of time on job			
Less than a year	0		
One to four years	100		
Four to ten years	150		
Over ten years	250		
Credit experience			
None	0		
Favorable for 6 months (1 source)	250		
Favorable for 6 months (another source)	100		
Good record from previous loans from bank	100		
Unfavorable credit references	-100		
Equity on property			
Little or unknown but do own	100		
Equity twice minimum or 5 years ownership	200		
Property owned clear	300		
Renting experience			
Renting present residence less than 1 year	-100		
Renting present residence from one to five years	0		
Renting present residence more than 5 years	100		
Down payment you can make			
0 to 10%	0		
10% to one third	100		
Over a third	200		

(A score of 600 will usually get you small loans)

4.4 CRITERION TEST (continued)

(Part III continued) (B) On the basis of your present life style, are you eligible for a loan? YES_____ NO_____
If the answer is no, go back and change the necessary factors to make you eligible and fill in the second column.

PART IV _ Fill in the following department store credit card application with the correct information.

SAMPLE CREDIT APPLICATION

Head of Household (PLEASE PRINT) (FIRST NAME) (MIDDLE NAME) (LAST NAME)

IF this is a SEARS REVOLVING CHARGE ACCOUNT application, print names of other members of family authorized to buy on your account. Additional credit cards will be issued. 1._____ 2._____

Mailing Address

Residence Phone No.

Post Office State (ZIP CODE) Business Phone No.

Previous Sears Account ☐ Yes ☐ No At what Sears store (ACCOUNT NO.) Is account paid in full ☐ Yes ☐ No Date final payment made

If your account is paid in full or if you have not had a Sears account, please answer questions below

Age Married ☐ Single ☐ Widowed ☐ Divorced ☐ Spouse's First Name Number of dependents How long at present address Own ☐ Rent ☐ Furnished Rent ☐ Unfurnished Board ☐

Monthly rent or Mortgage payment $ Name of landlord (STREET ADDRESS) (CITY AND STATE) (ZIP CODE)

Former address (if less than 2 years at present address) How long

Employer (STREET ADDRESS) (CITY AND STATE) (ZIP CODE)

How long with present employer Occupation Social Sec. No. Time card or Badge No. Net earnings $ Monthly ☐ Weekly ☐

Former employer (if less than one year with present employer) How long

Name of spouse's employer Address of spouse's employer Spouse's weekly income $

Name of your Bank (STREET ADDRESS) (CITY AND STATE) (ZIP CODE) Savings ☐ Checking ☐ Loan ☐

Explain other income, if any (LOAN ACC'T NO.)

Accounts at other stores or Bank loans, finance etc. 1. (NAME OF FIRM) (STREET ADDRESS) (CITY AND STATE) (ZIP CODE) (ACCOUNT NO.) Open ☐ Closed ☐

2. (NAME OF FIRM) (STREET ADDRESS) (CITY AND STATE) (ZIP CODE) (ACCOUNT NO.) Open ☐ Closed ☐

Relative or Personal Reference (STREET ADDRESS) (CITY AND STATE) (ZIP CODE)

The spaces below are to be filled in when you order merchandise that is to be attached to your property.

Street number or other definite location of property in which material is to be installed Cost of property $ Amount of Mortgage $

Name of person holding legal title Name and address of mortgage holder

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 4.0 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
4.5	The student will demonstrate knowledge and skills needed to draw up a plan for his estate, by correctly answering 14 out of 18 questions.	4.5	See attached test ANSWERS: PART I - 1. spouse, children 2. spouse 3. children 4. father, mother 5. brothers & sisters PART II -1. G 2. B 3. J 4. A 5. H 6. J 7. C 8. K 9. D 10.J

CONSUMER EDUCATION - HOME ECONOMICS

4.5 CRITERION TEST

PART I - Fill in the blanks in the following statements with the following words listed on the left. Some words may be used more than once.

Spouse
Brothers
Sisters
Children
Father
Mother
Grandchildren

The Florida statute on distribution of property when a man dies without a will is:

1. To the surviving _____ and _____ equally.
2. If there are no children, then to the _____.
3. If there is no spouse, then all to the _____.
4. If there are no surviving spouse or children or grandchildren, then to the _____ and _____.
5. If there are none of the foregoing, then to the _____ and _____.

PART II - Matching - Place the letter only of the definition beside the correct term.

____ 1. testator
____ 2. intestate
____ 3. administrator
____ 4. executor
____ 5. reciprocal will
____ 6. dower
____ 7. pre-nuptial
____ 8. holographic will
____ 9. probate
____10. trust

A. person named in the will to administer your estate.
B. die without a will
C. Agreement before marriage to which wife waivers dower rights.
D. Proceeding involved in carrying out the will.
E. A person appointed by the court to handle the affairs of a minor.
F. Wife's built-in inheritance rights.
G. Person who makes the will.
H. Simultaneous wills leaving their respective estates to each other.
I. Provides certain assets go to a named person under certain terms and conditions.
J. Court appointed executor.
K. Hand written will.

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 5.0

ACCREDITATION STANDARD:

After completing a series of planned learnings, 76% of the students will demonstrate knowledge and skills needed in buying and using goods and services by correctly answering 70% of the test items.

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
		5.0	See attached test

CONSUMER EDUCATION - HOME ECONOMICS

5.0 Criterion Measure

PART A - MATCHING - DIRECTIONS: Select the best word and place the letter in the blank to the left of the number.

No. I

A. appraisal	E. depreciation	I. condominium
B. landlord	F. Lien	J. down
C. deed	G. tenant	K. closing
D. contract	H. foreclosure	L. open-end mortgage

____ 1. _____ is the term used to describe the wearing out of property or the loss in value because of age and use.

____ 2. An examination of property by an expert, and the setting of its value is called an _____.

____ 3. Extra costs incurred when buying a house, such as the cost of having the title examined and the fee for having the deed recorded, are called _____ costs.

____ 4. The process whereby the lender files a complaint in court against a borrower for non-payment of amounts due on a mortgage and is granted the right to possession of the property is called _____.

____ 5. The owner of a house that is occupied by another is called a _____.

____ 6. The one who occupies rented property is the _____.

____ 7. Written evidence of the ownership of a piece of real estate that serves as a means of conveying title is the _____.

____ 8. Any claim on real estate that arises from a debt for work done on the property is referred to as a _____.

____ 9. An _____ permits a borrower to borrow additional sums under the same mortgage contract without having to arrange for an additional mortgage.

____10. A group of apartments in one building where a family buys and owns one apartment separately from all other apartment owners is called a _____.

CONSUMER EDUCATION - HOME ECONOMICS

5.0 Criterion Measure (continued)

____ 5. A prospective buyer of a condominium in Florida must be provided with the following information:
a. by-laws of association
b. underlining of ground lease
c. management contracts
d. copy of projected operating budget
e. all of the above.

PART B - APPLIANCES - DIRECTIONS: Mark the statements with "T" for TRUE or "F" for FALSE.

NO. I

____ 1. Your first consideration in purchasing an appliance is to determine the need for the appliance.

____ 2. Underwriter's Laboratory's Seals certifies a product for performance and durability.

____ 3. To get the most from your appliance dollar, consider how frequently it will be used.

____ 4. A good rule to follow when purchasing an appliance is to find out how the appliance can be serviced.

____ 5. A warranty defines the extent to which the manufacture and/or seller is responsible for the appliance.

NO. II - MATCHING - DIRECTIONS: Select the letter of the best answer and place in the blank to the left of the number.

A. horsepower	D. ampere
B. watt	E. volt
C. kilowatt	F. catalytic

____ 1. A unit of measure of the rate of flow of transmitted electrical current.

____ 2. A unit of measure of the force behind the transmitted electrical current.

____ 3. A unit of measure of the working electrical energy used by the appliance.

____ 4. 1,000 watts

____ 5. Equals 746 watts.

CONSUMER EDUCATION - HOME ECONOMICS

5.0 Criterion Measure (continued)

NO. II - HOUSING PROBLEM

"Diane and Gil Buckman have two children, one school age and the other an infant. The Buckmans are active in the church and like to take their children for walks. Dianne is without a car during the day."

Name 5 items the Buckmans would want to consider in the location of an apartment.

NO. III - MULTIPLE-CHOICE - DIRECTIONS: Select the best answer and put the letter in the blank to the left of the number.

____ 1. The way a family meets it's housing needs depends on:
a. size and make-up of the family
b. personal preferences
c. income and obligations
d. all of the above.

____ 2. A lease is a legal document which
a. states rights and responsibilities of the tenant and the landlord
b. can be changed or dissolved at any time by request of either tenant or landlord
c. must be signed before you can rent any type of housing
d. cannot be broken under any circumstances.

____ 3. The National Commission on Fire Prevention and Control claims that the major problem areas in a mobile home are:
a. higher combustibility of interior finishing material
b. the high concentration of combustible material
c. the close location of heaters to kitchen and sleeping area
d. an inadequate number of escape doors
e. all of the above.

____ 4. The national mobile home standards require the manufacturers to provide
a. smoke detectors
b. tie-down systems
c. emergency escape routes
d. a and b correct only
e. b and c correct only.

CONSUMER EDUCATION - HOME ECONOMICS

5.0 Criterion Measure (continued)

PART C - INSURANCE - DIRECTIONS: Select the letter of the best answer and place in the blank to the left of the number.

NO. I

A. Endowment
B. Limited payment
C. Straight life
D. Term

____ 1. Provides protection only.

____ 2. Has the lowest premium rate of any permanent type policy.

____ 3. Has no cash value or loan value.

____ 4. Premium payments are limited to a specified number of years at which time the face amount is available to the policy-holder.

____ 5. Premiums may be payed for the entire length of the insured's life.

____ 6. Premiums are paid for a certain number of years but protection lasts until death.

NO. II - MATCHING - DIRECTIONS: Select the letter of the best answer and place in the blank to the left of the number.

A. general medical expense
B. hospital expense
C. loss of income
D. major medical expense
E. surgical expense

____ 1. Pays hospital charges and board.

____ 2. Pays a specified amount for each type of operation.

____ 3. Pays benefits toward the expenses for doctor's calls - either at home or at the hospital.

____ 4. Pays costs of serious illness or accident; begins where other health insurance policies leave off.

CONSUMER EDUCATION - HOME ECONOMICS

5.0 Criterion Measure (continued)

NO.III - MATCHING - DIRECTIONS: Select the letter of the best answer and place in the blank to the left of the number.

A. bodily injury
B. collision
C. comprehensive
D. medical payment
E. property damage
F. protection against uninsured motorist

____ 1. Protects the insured against claims of people injured by the insured's car.

____ 2. Protects the insured against claims arising from damage done to other people's property by the insured's car.

____ 3. Provides protection for anyone riding in the insured's car.

____ 4. Protects insured's car against loss due to theft.

____ 5. Can be bought with a $100 deductible clause.

____ 6. $5,000 and $10,000 are the minimum amounts of coverage.

PART D - FURNITURE AND FLOOR COVERING - DIRECTIONS: Multiple-choice - (more than one answer can be used)

____ 1. The least desirable wood for exposed surfaces of furniture is
a. walnut
b. oak
c. popular.

____ 2. Large panels and the top of tables are less liable to warp if they are made of
a. veneer
b. hard wood
c. soft wood.

____ 3. The quality of rugs and carpets is largely dependent on
a. pile or surface yarns
b. backing
c. fibers.

CONSUMER EDUCATION - HOME ECONOMICS

5.0 Criterion Measure (continued)

____ 4. _____ is a long wearing and durable fiber suitable for use in carpets with the following characteristics: resists crushing; soils quickly unless delustered; cleans easily; stain resistant; wide range of colors; medium to high price.
a. rayon
b. nylon
c. cotton

____ 5. _____ is a long-wearing and durable fiber suitable for use in carpets with the following characteristics: excellent crush resistance; resists soiling; easily cleaned; wide color and style range; requires moth protection; medium to high price.
a. wool
b. cotton
c. nylon

PART E - CARS, HEALTH SERVICES AND PRODUCTS, FOOD - DIRECTIONS: Mark the statements with "T" for TRUE or "F" for FALSE.

____ 1. The cost of owning and operating an automobile demands a large portion of the budgets of many families.

____ 2. A prospective buyer should always analyze the drive-away price of an automobile to see what he is paying for.

____ 3. The trade-in value of the old car is more important than the cash difference.

____ 4. By the end of the 4th year, most automobiles will have depreciated only 50% of their original drive-away price.

____ 5. In general, the higher the purchase price of the car, the greater the percentage of depreciation.

____ 6. The number of miles the automobile has been driven is more important in depreciation price than the number of years the automobile has been used.

____ 7. Many consumers purchase small automobiles because they are more economical to operate.

____ 8. When buying a used automobile, it is best to buy from a dealer who is known to be reputable.

CONSUMER EDUCATION - HOME ECONOMICS

5.0 Criterion Measure (continued)

____ 9. In almost every community there is some kind of medical care available if a family cannot obtain it through a doctor or a hospital of its own.

____10. Health care expenditures are usually average for most families.

____11. Costs in medical care are decreasing each year.

____12. Hospital care, physician's services and drugs are usually the highest consumer expenditure for the health services.

____13. Drugs sold by prescription should be taken only by the person for whom the drugs were prescribed.

____14. Some drugs which can be purchased over the counter can be highly dangerous to health and life if used improperly.

____15. Some deodorants may be harmless to the skin, and they will damage many types of fabrics.

NO. II - DIRECTIONS: In each of the following items there is an incomplete sentence with four possible endings. If the ending completes the statement correctly, place X in the blank to the left of the letter. If the ending completes the statement incorrectly, place 0 in the blank. Judge each response separately.

1. A major factor affecting our attitude toward buying and preparing food is:
   ___ a. family background
   ___ b. casual impulse
   ___ c. income or use of income
   ___ d. style of living

2. An example of an efficient food planning or shopping practice is to:
   ___ a. select frozen foods before doing the bulk of the shopping
   ___ b. consult food advertisements with local paper before preparing menus
   ___ c. shop between 4:00 and 5:00 o'clock or Saturdays
   ___ d. prepare the shopping list in the order in which foods are located in the store

CONSUMER EDUCATION - HOME ECONOMICS

5.0 Criterion Measure (continued)

3. The cost of food rises when consumers:
   ___ a. open vacuum sealed containers to check product appearance
   ___ b. allow children to handle store merchandise
   ___ c. select lower grade food products when appropriate to meal plans
   ___ d. buy fresh produce by bulk instead of individually wrapped units

4. Drug misuse is:
   ___ a. dangerous because of the side effect of many drugs
   ___ b. noted when a mother gives a tranquilizer prescribed for her to her child
   ___ c. much less frequently practiced than drug abuse
   ___ d. controlled by prohibiting use of dangerous drugs outside hospital clinics

5. Vocational continuing education programs:
   ___ a. are designed to develop human skills for greater productivity
   ___ b. are offered by private and public educational institutions
   ___ c. include data processing schools, beauty culture schools and culinary art schools
   ___ d. are usually 4 to 5 years, with an associate degree

CONSUMER EDUCATION - HOME ECONOMICS

KEY TO CRITERION MEASURE 5.0

PART A - NO. I - MATCHING

1. E	5. B	9. L
2. A	6. G	10. I
3. K	7. C	
4. H	8. F	

NO. II - HOUSING PROBLEMS

1. schools	5. sidewalks
2. doctors	6. parks
3. church	7. other children in area
4. food store	

NO. III - MULTIPLE-CHOICE

1. D	3. E	5. E
2. A	4. D	

PART B - NO. I - APPLIANCES

1. T	3. T	5. T
2. F	4. T	

NO. II - MATCHING

1. D	3. B	5. A
2. E	4. C	

PART C - NO. I - INSURANCE

1. D	3. D	5. C
2. C	4. A	6. B

NO. II - 1. B 3. A
2. E 4. D

NO. III - 1. A 4. C
2. E . B
3. D t. A

CONSUMER EDUCATION - HOME ECONOMICS

KEY TO CRITERION MEASURE 5.0 (continued)

PART D - FURNITURE AND FLOOR COVERINGS

1. C
2. A
3. A, B, C
4. B
5. A

PART E - NO.I - CARS, HEALTH SERVICES & PRODUCTS, FOOD

1. T
2. T
3. F
4. F
5. T
6. F
7. T
8. T
9. T
10. F
11. F
12. T
13. T
14. T
15. T

NO. II - "X" AND "O" STATEMENTS

1. a. X
   b. O
   c. X
   d. X

2. a. O
   b. X
   c. O
   d. X

3. a. X
   b. X
   c. O
   d. O

4. a. X
   b. X
   c. O
   d. X

5. a. X
   b. X
   c. X
   d. O

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 5.0 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
5.1	The student will demonstrate knowledge and skills needed to select housing suitable for the individual and/or family needs and wants by correctly answering 70% of the test items.	5.1	See attached test ANSWERS: Part I - Renting 1. F 6. T 2. T 7. T 3. F 8. F 4. T 9. T 5. T 10. F Part II - Buying a Home 1. T 6. F 2. F 7. T 3. F 8. T 4. F 9. T 5. T 10. T Part III - Buying A Mobile Home 1. T 6. T 2. T 7. T 3. F 8. T 4. T 9. F 5. F 10. F Part IV - Buying a Condominium 1. T 6. T 2. F 7. F 3. T 8. T 4. F 9. T 5. T 10. T

CONSUMER EDUCATION - HOME ECONOMICS

5.1 CRITERION MEASURE

DIRECTIONS: Mark the following statements with "T" for TRUE or "F" for FALSE.

PART I - RENTING

____ 1. The rent for an apartment always includes water, heat, electricity and gas.

____ 2. If you plan on moving, a landlord can keep the last months rent deposit unless you notify him between the first and fifteenth of the month.

____ 3. A landlord does not have to pay interest on a security deposit if held longer than 6 months.

____ 4. A landlord can evict a tenant for refusing to renew a lease.

____ 5. Bringing unauthorized pets into an apartment is grounds for eviction.

____ 6. As a renter, you are required to put a damage deposit down before you are able to rent an apartment.

____ 7. It is the responsibility of the landlord to keep stairways well lighted and clean.

____ 8. As a tenant, you have to keep your apartment clear of roaches and other small bugs.

____ 9. The average lease agreement is for one year, with a special clause for servicemen.

____10. It is cheaper for one to live in an apartment than for two.

PART II - BUYING A HOUSE

____ 1. In order to secure a government insured VA or FHA loan, the buyer must live in the property.

____ 2. Government loans cannot be applied for through banks and private agencies making conventional loans.

____ 3. Taxes are based upon the assessment of a house, and this is usually about one-third of the value of a house.

____ 4. A deed is the document that describes the whole contract between the buyer and the seller.

CONSUMER EDUCATION - HOME ECONOMICS

5.1 CRITERION MEASURE (continued)

____ 5. An abstract has the deed and the mortgage recorded on it.

____ 6. It is unwise to make a large down payment on a house as interest rates on a large loan are not as high.

____ 7. The location of a house has an influence on the re-sale value.

____ 8. On an amortized mortgage, regular monthly payments are made -- paying interest and cutting down the principal (or the amount borrowed) at the same time.

____ 9. Zoning laws are made for the protection of property owners, but residents have an opportunity to vote on whether the zoning laws may be changed.

____10. Your city hall or courthouse personnel can provide information concerning zoning laws and ordinances.

PART III - BUYING A MOBILE HOME

____ 1. Two important factors to focus on in buying mobile homes are workmanship and materials.

____ 2. Today's mobile homes are highly immobile.

____ 3. Mobile homes depreciate in value more slowly than other types of housing - generally about 50% of their value after ten years.

____ 4. Mobile homes offer one of the lowest initial costs, as well as some of the lowest maintenance costs among the various types of housing available.

____ 5. Mobile home loans are not subject to the Truth-In-Lending Law.

____ 6. A major problem area in mobile homes is the high concentration of combustible materials due to the home's small size.

____ 7. A mobile home park owner can evict you if you change the use of the land to some other use.

____ 8. The owner of a mobile home shall secure the mobile home to the ground by the use of anchors and tie-downs so as to resist wind over-turning and sliding.

5.1 CRITERION MEASURE (continued)

____ 9. Insurance shall e issued before the mobile home has been tied down.

____10. The landlord can not put any restrictions on the sale of the tenant's mobile home within the park.

PART IV - BUYING A CONDOMINIUM

____ 1. It is considered an unfair or deceptive act, under Florida law, for the developer of a condominium to fail to furnish a written disclosure describing the transfer of control over the units to the unit buyers.

____ 2. A person who purchases a condominium on the basis of misleading advertising will not be entitled to recover damages for his loss under Florida law.

____ 3. After a condominium transaction is closed, the buyer has cause for action against the seller for damages for one year after the closing date.

____ 4. Funds deposited by the buyer with the developer of a condominium can be used for paying commissions and advertising necessary to sell other units in the condominium.

____ 5. All condominium owners pay a share in maintenance cost plus regular mortgage payments.

____ 6. In buying a condominium, you should find out if the renter has reserved the right to rent unsold units.

____ 7. An advantage of condominium living is that you are free from restrictions and can do exactly what you wish.

____ 8. The best way to find out about a condominium is to talk with the unit owners.

____ 9. Every condominium has its own mini-government or it will not work.

____10. A condominium owner has the same income tax breaks as a homeowner.

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 5.0 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
5.2	The student will demonstrate the ability to use a systematic process for purchasing major and/or portable appliances by accurately filling out 70% of the items on the attached checklist.	5.2	Checklist attached (Answers can be taken from "Sears Portable Appliance Selection and Use", and also "Modern Consumer Education" appliances booklet)

5.2 CRITERION TEST

GUIDELINES FOR PURCHASING APPLIANCES

Select one appliance you are most interested in purchasing, either now or in the future, and compare it by using the following guideline in three (3) different stores.

(Sample Form)

1. Amount of money to spend:

2. Selection Criterion:
   - A. Specifications:
     1. finishes
     2. dimensions or size
     3. construction
     4. style or model
     5. special features (3)

3. Buying Information:
   - A. advertisements (3)
   - B. consumer publications (3)
   - C. comparative shopping (3 stores)

4. Consumer Protections:
   - A. seals
   - B. standards
   - C. guarantees and/or warranties

5. Care and Use:
   - A. installation
   - B. operating instruction
   - C. energy costs
   - D. ease of cleaning

	MODEL		
	1	2	3
1.			
2.			
A.			
1.			
2.			
3.			
4.			
5.			
3.			
A.			
B.			
C.			
4.			
A.			
B.			
C.			
5.			
A.			
B.			
C.			
D.			

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 5.0 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
5.3	The student will demonstrate knowledge and skills needed to select furniture and floor coverings suitable for individual and/or family needs and wants by correctly answering 3 out of 5 test items.	5.3	See attached test ANSWERS: 1. a 2. e 3. d 4. e 5. a

5.3 CRITERION MEASURE

FURNITURE - FLOOR COVERINGS

DIRECTIONS: Select the one best answer and place the letter in the blank.

____ 1. Furniture should be selected in accordance with
a. an over-all plan for the home
b. what's on sale
c. what the decorator suggests
d. the latest styles in magazines
e. all the above.

____ 2. Home furnishings should
a. be durable
b. be pleasing to the individuals involved
c. fit one's needs
d. fit one's budget
e. all the above.

____ 3. The quality of upholstered furniture may be determined by
a. listening to the salesman
b. examining the frames and construction
c. information on the attached labels
d. b and c above
e. all the above.

____ 4. The quality of rugs and carpets may be determined by
a. examining the thickness and height of the pile
b. the type of construction
c. the type of fibers used
d. information on the label
e. all the above.

____ 5. In order to obtain maximum satisfaction, furniture and floor coverings should be purchased from
a. reliable dealers
b. door to door salesman
c. mail-order
d. local salvage store
e. all the above.

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 5.0 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
5.4	The student will demonstrate knowledge and skills needed to buy and use foods that provide good nutrition within the limits of one's budget by correctly answering 10 out of 15 test items.	5.4	See attached test ANSWERS: 1. T 9. T 2. T 10. T 3. F 11. T 4. T 12. T 5. F 13. T 6. F 14. T 7. T 15. T 8. T

5.4 CRITERION TEST

DIRECTIONS: Mark the following statements with "T" for TRUE or "F" for FALSE.

____ 1. The store's brand name is usually cheaper than nationally advertized brands.

____ 2. Meat and meat substitutes should be purchased by cost per serving, not price per pound.

____ 3. Ingredients are listed in alphabetical order on a label.

____ 4. Unit pricing is a means of telling the shopper how much she/he is buying.

____ 5. Nutritional labeling tells you about the amount of essential nutrients in a food.

____ 6. Food is one of the largest expenses in the average family's budget.

____ 7. The largest portion of the food dollar goes for protein items.

____ 8. A general rule for buying meat is that 1 pound of boneless meat will make 4 servings.

____ 9. One's diet should be based on a variety of foods in order to provide nutrients that have not been defined.

____10. Recommended Dietary Allowances are based on age, weight, height and sex.

____11. There is no one food in any group that is the most nutritious or the best buy.

____12. By using economical kinds of foods, it is possible for the homemaker to serve the same menu, quantity and nutritional value for 1/2 the cost.

____13. The cheapest cost per serving food in the meat group is dried peas.

____14. Most supermarkets sell their own private brands for less than name brands.

____15. Most packaged foods have open dating codes giving their shelf life.

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 5.0 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
5.5	The student will demonstrate knowledge and skills needed to purchase and maintain clothing suitable for individual and/or family needs and wants by correctly answering 7 out of 10 test items.	5.5	See attached test ANSWERS: 1. T 2. F 3. T 4. T 5. T 6. T 7. F 8. T 9. T 10. F

5.5 CRITERION TEST

DIRECTIONS: Mark the following statements with "T" for TRUE or "F" for FALSE.

____ 1. The fiber content of a fabric is required by law to be listed on the label.

____ 2. The fiber content has no effect on the fabric's performance and use.

____ 3. Sanforized is a term which means the fabric will shrink less than 1%.

____ 4. Permanent press is a chemical base process in which the dryer does the ironing.

____ 5. Proper fit is essential for health and comfort.

____ 6. Laundry detergents should be used for laundering all washable fabrics.

____ 7. Chlorine bleach is safe for all fabrics.

____ 8. Cold water preserves bright and dark colors best.

____ 9. If you use coin-operated laundries, choose dryers with varying temperature controls.

____10. The best way to have a well-rounded wardrobe is to buy all clothes on sale.

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 5.0 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
5.6	The student will demonstrate knowledge and skills needed to purchase and maintain a car as evidenced by correctly answering 7 out of 10 test items.	5.6	See attached test ANSWERS: 1. B 6. A 2. C 7. A 3. B 8. B 4. C 9. B 5. A 10. C

5.6 CRITERION TEST

PURCHASING AND MAINTAINING A CAR

DIRECTIONS: Circle the letter of the correct answer.

1. Suppose the front tires of a car are worn down on one side. The basic problem is probably
   a. the tires
   b. the wheel alignment.

2. A good road test of a car should require
   a. no more than a trip around the block
   b. about 5 minutes
   c. 20 minutes or more.

3. About how many miles is the average car driver per year?
   a. 5,000
   b. 10,000
   c. 20,000.

4. Emil's car caught fire and burned up. The insurance company paid Emil for the car. His losses from the fire were paid because he had
   a. liability insurance
   b. collision insurance
   c. comprehensive insurance.

5. Which car will probably lose the most this year in depreciation?
   a. a new Pontiac sedan
   b. a 3-year old Pontiac sedan
   c. a 5-year old Pontiac sedan.

6. Carl just bought a new Mercury. Which will probably cost him the most this year?
   a. depreciation
   b. insurance
   c. gas and oil.

7. The "10" in 10/30/5 liability insurance stands for
   a. $10,000
   b. 10 accidents
   c. 10 years.

8. Suppose you have 10/30/5 liability insurance. Under Florida's no-fault law this is
   a. too little
   b. the least anyone should have
   c. more than minimum.

5.6 CRITERION TEST (continued)

9. Which one of these three car owners has the best combination of insurance?
   a. Alice, who carries collision and comprehensive
   b. Joan, who carries comprehensive and uninsured motorist coverage
   c. Linda, who carries liability and medical payments coverage

10. In 10/30/5 liability insurance, which number stands for coverage against property damage?
   a. 10
   b. 30
   c. 5

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 5.0 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
5.7	The student will demonstrate knowledge and skills needed to buy and use insurance to protect the individual and family as evidenced by correctly answering 7 out of 10 test items.	5.7	See attached test ANSWERS: 1. c 2. a 3. a 4. b 5. a 6. c 7. b 8. b 9. d 10. d

5.7 CRITERION TEST

DIRECTIONS: Select the one best answer and place the letter in the blank.

____ 1. The basic principle underlying insurance programs is that for a group of persons, losses
a. are uncertain
b. are already known
c. should be shared by a group as a whole
d. cannot be determined.

____ 2. The basic need for insurance is that the losses for an individual
a. are certain but unknown
b. cannot be determined
c. are known but uncertain
d. can be eliminated.

____ 3. A premium in insurance is
a. the amount paid for protection
b. a reward for buying protection
c. the part of his tax assessment
d. a dividend paid the policyholder.

____ 4. The beneficiary named in a life insurance policy is the person
a. whose life is covered
b. to whom the policy payments are made
c. who pays the premiums
d. who applies for the protection.

____ 5. The greatest protection against large losses due to illness is obtained through insurance covering
a. major medical expenses
b. hospital expenses
c. surgical expenses
d. medical expenses.

____ 6. Insurance companies make loans against life insurance policies and charge
a. no interest
b. high interest
c. relatively low interest
d. compound interest.

5.7 CRITERION TEST (continued)

____ 7. A provision in a health insurance policy that requires the policyholder to share in medical expenses is (a/an)
a. elimination provision
b. co-insurance clause
c. non-cancellable clause
d. incontestable provision.

____ 8. A life insurance policy may contain the provision that premiums will not have to be paid if the insured is physically disabled for a period of at least six months. This provision is called
a. special benefit
b. extended coverage
c. waiver of premium
d. automatic coverage.

____ 9. Life insurance premiums cost the most when they are paid
a. annually
b. semi-annually
c. quarterly
d. monthly

____10. When a person stops paying premiums on a life insurance policy (other than term), he may choose to
a. accept the cash values of the policy
b. let the policy stay in force for its full amount for a period of time
c. accept a policy for a reduced amount paid up for life
d. all of these choices are available.

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 5.0 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
5.8	The student will demonstrate knowledge and skills needed to evaluate health services and related areas as evidenced by correctly answering 70% of the test items.	5.8	See attached ANSWERS: PART I: 1. C 6. C 2. P 7. P 3. C 8. C 4. P 9. C 5. C 10. C PART II: 1. H 2. D 3. C 4. G 5. A PART III: 1. F 6. T 2. F 7. T 3. F 8. F 4. T 9. T 5. T 10. T

CONSUMER EDUCATION - HOME ECONOMICS

5.8 Criterion Measure

PART I - DIRECTIONS: Place a "C" beside the public health agencies set up for consumer protection, and a "P" for privately owned agencies.

____ 1. American Cancer Association
____ 2. Weight Watchers
____ 3. Speech and Hearing Clinic
____ 4. Slender World
____ 5. Child Guidance Clinic
____ 6. Mental Health Association
____ 7. Roman Spa
____ 8. Planned Parenthood
____ 9. Public Health Clinic
____10. Emergency Rescue Squad

PART II - DIRECTIONS: Below is a list of common medical specialists available to the consumer. Using the letter only, match the correct term with its definition.

a. pediatrician	e. internist
b. obstetrician	f. ophthalmologist
c. gynecologist	g. optometrist
d. dermatologist	h. cardiologist

____ 1. Treats diseases of the heart.

____ 2. Deals with diagnosis and treatment of skin diseases.

____ 3. Concentrates on the treatment of women.

____ 4. Treats eye disorders, examines eyes and prescribes glasses to maintain and improve eyesight.

____ 5. Deals with the development and care of children, and with the prevention and treatment of children's diseases.

PART III - DIRECTIONS: Mark the correct statements with "T" for TRUE or "F" for FALSE.

____ 1. An over the counter drug is one prescribed by a physician.

____ 2. A regular burial ceremony is cheaper than cremation.

____ 3. A pharmacist is capable of prescribing drugs for your illness.

5.8 Criterion Measure (continued)

____ 4. Many drugs recommended for weight reduction are injurious to health.

____ 5. Many cosmetic preparations have dangerous effects on those that use them.

____ 6. There is no drug available for the cure of a common cold.

____ 7. A death certificate is required by law.

____ 8. The best place to get advice on medical services available in the community is the white pages of the phone book.

____ 9. A doctor who says, "These pills are my own invention; they are guaranteed to cure all.", is probably a quack.

____10. In dealing with a funeral director, make sure you get an itemized price list.

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 5.9 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
5.9	The student will demonstrate knowledge and skills needed to evaluate products and services related to personal and family enrichment as evidenced by completing 70% of the following items.	5.9	Checklist attached

5.9 Criterion Measure

DIRECTIONS: Using the chart below, list at least two (2) places available to you and/or your family in each area.

RECREATIONAL ACTIVITIES	PHYSICAL HEALTH	INTELLEC-TUAL GROWTH	QUIET SOLITUDE	SOCIAL ENJOY-MENT	CREATIVE ACTIVITY	AUDIENCE SPECTATOR

Credit: CONSUMER ECONOMICS/PRINCIPLES AND PROBLEMS
Wilhelms/Heimerl
1959

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 6.0

ACCREDITATION STANDARD:

After completion of a unit of instruction, 76% of the students will demonstrate the ability to protect their rights and accept their responsibilities as consumers, workers and citizens as evidenced by responding with 80% accuracy on a test.

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
		6.0	See attached test. ANSWERS: 1. 1. C or D 2. G 2. 1. D 2. F 3. E 3. 1. C or D 2. E 4. 1. B 2. C 3. E 4. F 5. 1. D 2. F 6. 1. J

CONSUMER EDUCATION - HOME ECONOMICS

6.0 Criterion Measure

DIRECTIONS: Below are 6 typical consumer complaints and 10 possible courses of action. List in correct sequence (1,2,3, etc.) the best course of action for the consumer in each situation.

BEST COURSE OF ACTION

A. Go back to the business, try to work the problem out.
B. Contact the manufacturer concerned with the product.
C. Contact the local Better Business Bureau.
D. Contact the local office of Consumer Affairs.
E. Provide the information in writing to the states attorney's office for prosecution.
F. Contact the state agency which handles this area.
G. File a suit and present your own case in the small claims court.
H. Hire a lawyer and sue in the county court.
I. Call Ralph Nader.
J. Contact the federal agency which has authority in this area.

CONSUMER COMPLAINTS

1. The concrete wall and floor of your new swimming pool has cracked and the company is refusing to fix the damage unless you pay $2,000 more. Other pool companies have offered to correct the damage for $2,000.
   1._____ 2._____

2. The beauty school to which you have prepaid $1,000 tution closed and the owner moved out of town.
   1._____ 2._____ 3._____

3. You paid a carpet firm for a wall to wall carpet installation for your home which promised prompt delivery. Three months later only the living room carpet has been installed and the firm keeps telling you the rug is on back order.
   1._____ 2._____

4. You bought a stereo system from a local merchant. The set has been in the shop 5 times and still does not work properly. Now it has broken down for the sixth time.
   1._____ 2._____ 3._____ 4._____

CONSUMER EDUCATION - HOME ECONOMICS

6.0 Criterion Measure (continued)

5. You took your car to the local garage. The mechanic called and told you the cost to fix your car would be $100. When you went to pick up your car, he presented you a bill for $250 with the explanation that other problems had come up. He refused to let you have your car until you paid the $250.

   1._____ 2._____

6. You received a box of greeting cards from a charity agency. You gave them to a neighbor. Now the agency is threatening a lawsuit unless you send $5.00 immediately.

   1._____

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 6.0 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
6.1	The student will demonstrate an understanding of the role of governments in consumer protection by correctly answering 7 out of 10 test questions.	6.1	See attached test ANSWERS: 1. F 2. S 3. S 4. L 5. F 6. S 7. S 8. S 9. F 10. L

CONSUMER EDUCATION - HOME ECONOMICS

6.1 Criterion Measure

DIRECTIONS: Place the letter only which identifies the governmental level responsible for the following consumer protection laws.

L - Local
S - State
F - Federal

____ 1. Truth in lending

____ 2. Retail Installment Sales Act

____ 3. Shelf life dating of milk products

____ 4. Zoning laws

____ 5. Nutritional labeling

____ 6. Landlord - tenant relationships

____ 7. Motor Vehicle Sales Finance Act

____ 8. Hazardous Substance Act

____ 9. Mailing of unordered merchandise

____10. Stray Animal Act

COURSE CONSUMER EDUCATION - HOME ECONOMICS

TERMINAL PERFORMANCE OBJECTIVE NO. 6.0 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
6.2	The student demonstrates an understanding of the responsibilities inherent in his rights as a consumer by correctly identifying 2 responsibilities for each of the 5 consumer rights.	6.2	See attached test ANSWERS: 1. a) examine merchandise for safety features. b) follow use and care instructions c) report unsafe products 2. a) analyze advertisements b) keep informed about new products c) check care instructions before buying d) seek additional information if necessary 3. a) be selective b) recognize income limitations c) be honest in dealings d) treat merchandise with respect 4. a) to voice complaints and satisfactions b) to make suggestions for product improvements c) to know where to go for help 5. a) be informed and respect existing laws and standards b) be informed of one's rights c) accept responsibilities as a voter d) support voluntary organizations

CONSUMER EDUCATION - HOME ECONOMICS

6.2 Criterion Measure

DIRECTIONS: List two consumer responsibilities for each of the five consumer rights listed below.

1. Right to safety
   a.
   b.
2. Right to be informed
   a.
   b.
3. Right to choose
   a.
   b.
4. Right to be heard
   a.
   b.
5. Right to be protected
   a.
   b.

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TERMINAL PERFORMANCE OBJECTIVE NO. 6.0 (cont'd.)

ACCREDITATION STANDARD:

NO.	INTERMEDIATE PERFORMANCE OBJECTIVES	NO.	CRITERION MEASURES
6.3	The student will recognize the local, state and federal agencies which protect the consumer as evidenced by correctly answering 18 out of 25 test items.	6.3	See attached test ANSWERS: I. 1. A 2. A 3. A and M 4. E and A and B 5. D and A and B 6. A 7. A and F 8. A and C II. 1. ✓ 2. ✓ 3. ✓ 4. 5. 6. 7. ✓ 8. ✓ 9. ✓ 10.

6.3 Criterion Measure

Below is a list of subject areas in which a consumer might have complaints, and a list of state agencies that one should contact to file a complaint.

DIRECTIONS: Using the letter only of the agency, match the agency with the subject area. More than one agency may be involved.

_____ 1. Advertising
_____ 2. Appliances
_____ 3. Beauty Products and Services
_____ 4. Credit
_____ 5. Landlord and Tenant
_____ 6. Mail Order
_____ 7. Mobile
_____ 8. Travel

A. Dept. of Agriculture
B. Dept. of Business Regulations
C. Dept. of Commerce
D. Dept. of Community Affairs
E. Comptroller
F. Dept. of Highway Safety

Below is a list of agencies available to help the consumer. Place a check beside the agencies available to the consumer in Jacksonville.

____ 1. Better Business Bureau
____ 2. Office of Consumer Affairs
____ 3. Division of Family Services
____ 4. Public Service Commission
____ 5. Dept. of Pollution Control
____ 6. State Department of Education
____ 7. Legal Aid Clinic
____ 8. Small Claims Court
____ 9. Credit Counseling Service
____10. Office of Economic Opportunity

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SUGGESTED RESOURCE SPEAKERS

1. ECONOMIC SYSTEM
   - University Professor - talk on economic system
   - Federal Reserve System
   - Local Chamber of Commerce
   - Advertising Agent

2. VALUES AND DECISION-MAKING
   - Clergyman
   - GJEO
   - Social Service Agencies - (ACTION)
   - Family Services
   - Newspaper writer or reporter
   - HUD Administration
   - Mayor's Energy Office

3. WORLD OF WORK
   - Florida State Employment Office
   - Any retail store owner
   - Retail Merchandising

4. MONEY MANAGEMENT
   - Local Credit Union
   - Consumer Finance Company
   - Credit Card Company Representative
   - Commercial Banks
   - Savings and Loan
   - Stock Broker
   - Credit Bureau
   - Consumer Credit Counseling Service

5. BUYING GOODS AND SERVICES
   - Furniture Salesman
   - HUD Representative
   - Real Estate Salesman
   - Builders
   - Architect
   - Land Scape Architect
   - Mobile Home Salesman and Park Operator
   - City - use of electric bills, reading meter, services for houses

SUGGESTED RESOURCE SPEAKERS (continued)

Appliance Salesman
Appliance Repairman
Finance Appliance Company
Interior Decorator
Carpet Salesman
Furniture Store Owner
Professional in Food Service Industry
Druggist
Farmer or someone from Farmer's Market
Retail merchandiser
Fashion Coordinator
Dry cleaning
New and used car Salesman
Insurance Salesman
Motorcycle Salesman
Funeral Home Director
Lawyers - wills, legal rights of a teenager
Doctors
Medical Specialist
Child Guidance Clinic

6. CONSUMER PROTECTION
   Office of Consumer Affairs
   Small Claim's Court
   Better Business Bureau

(Would like to have field trips wherever possible)

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AHEA, Helps. Over 30 topics available. For order form, write to AHEA Sales Office, 2010 Massachusetts Avenue - N.W. Washington, D. C. 20036

Am I Worth While - Identity, Self Image. White Plains, Sound and Slide Set.

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Paperback books with 3 to 6 chapters discussing topics listed. End of chapter activities, teacher's manual and key. Student tests includes audio-visual materials correlating with booklets are available.

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